EXAMINATION OF THE QUALITY OF LIFE AMONG OLDER ADULTS LIVING IN RURAL COOPERATIVE HOUSING

DISsertation

Presented in Partial Fulfillment of the Requirements for

the Degree Doctor of Philosophy in the

Graduate School of The Ohio State University

By

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*****

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ABSTRACT

The problem of providing viable, functional housing options for the older rural adult continues to be an intractable and crucial question which invites much attention and requires serious consideration by the older adults making housing decisions and the communities involved in the planning and policy making. This study used a descriptive qualitative and quantitative research design that examined the quality of life of older adults living in rural cooperative housing. It examined relationships and identified the qualities that existed among a set of variables within a census population of older adults living in rural cooperative housing. The variable that surfaced as the main influencing factor in selecting cooperative housing was "easier maintained home". In addition, but not to the same degree, variables "staying in the community"; "help close by"; "handicapped accessible"; "better financial investment"; and, "voice in the operation" all had a major influence in the housing selection process. Re-occurring themes in the focus group interviews addressing the cooperative housing choice process was the "quest for an easier life", "home-free maintenance", and "cooperative spirit". Several variables showed an effect on the quality of life of the cooperative residents: safety, happiness, life satisfaction, friend contact, ease in maintaining home, activities and independence. This study revealed that 70% of the cooperative residents lived previously in a small town or farming
community within 12 miles of the cooperative (82%) for a period of 26 - 40 years (45%). Findings support two theoretical models of community attachment: the linear-development model and the systemic model. Residents reported a better quality of life (66%) when compared to their previous home; 94% would recommend the cooperative housing option; and 98% would move to a cooperative if making the decision again. Identifying the variables that correlate to quality of life helps gerontologists predict the future social and life temperament of the older adult population. Will cooperative living facilitate satisfying retirement years for older adults? When the rural dimension is introduced, will the issue of where to house rural older adults come into play? These questions will be concerns older adults, gerontologists, community developers and policy makers will need to explore in integrating rural older adults to local communities, increasing their quality of life, maintaining social structures, encouraging independence, and preserving "rurality".
DEDICATION

To My Husband, Mike
To My Daughter and Son, Mikal and Patrick
And to All the Older Adults Living in Rural Communities Struggling with Housing Decisions
ACKNOWLEDGMENTS

Sincere appreciation is expressed to Terry McKinley, President of the HOMESTEAD Housing Center who supported this project and freely offered information about the HOMESTEAD operation. Much regard is extended to the HOMESTEAD homeowners who promptly completed the questionnaire and a warm thank you to those who welcomed me into their lives/homes to share their housing experiences, their hopes, and the quality of life they endure.

I express my sincere appreciation to the members of my dissertation committee, Dr. Jones, Dr. Spiegel, Dr. Conklin and Dr. McCaslin, for their guidance, encouragement, and willingness to see this project through to completion. Especially to Dr. Jones, adviser and chair of my doctoral committee, my deepest gratitude for her understanding, expertise, and total support which was always gratefully received.

To Ohio State University Extension for allowing me the work flexibility and financial support to make it possible to complete this project and the opportunity to share the resources gained with Extension staff. I am appreciative of the George Gist Scholarship, Ohio State University Extension Innovative Grant, Epsilon Sigma Phi Scholarship, and Ohio Extension Agents Association Scholarship which provided me with financial support to pursue each component of this research project.
To Annie Berry for her statistical assistance, notes of encouragement and support, and hours of mentoring me through the statistical process.

To Joyce Gerber and Kathy Moritz for the tireless hours of word processing and formatting, and not to mention the patience demonstrated waiting for text and then hurriedly meeting the deadlines with acceptance and precision.

To my children, Mikal and Patrick, thank you for helping with each questionnaire mailing and for your fun company to those rural Minnesota communities where you patiently helped with each interview taping. Mikal, your eagerness and conscientiousness in data entering was life-saving! I hope one day you both will look at this process as a learning experience that will facilitate a research project you may encounter.

Most importantly, to my husband Mike, who inspired me to undertake this academic challenge and encouraged me along the way. Your interest, our brainstorming and inspiring discussions and your valuable assistance throughout this project has opened the door to exciting housing options for older adults in rural communities. You were always there with a vote of confidence, a welcomed embrace, and frequent reality checks!
VITA

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CHAPTER 1

INTRODUCTION

"... I am still volunteering at the local school, I am active in my church, and I enjoy my weekly coffee hours at the town café - I am determined not to leave St. James. I was born here and I am going to die here!"

"... We had lived on a farm forty-seven years. After my husband's passing away I did not want to live alone on the farm and be responsible for lawn mowing, snow removal, home maintenance."

"... I want to have control over my life style with being able to live as privately as I might desire but yet having the sociability of close neighbors when desired. My housing needs must be simplified so I feel my house is in order at this stage of life. I want to feel a part of a community because my spouse has died and my family lives miles away. My neighbors are my extended family."

"... I want to live in my own home and take care of myself as long as I can."

"... We should have made this move a long time ago. If we had only known."

These concerns and aspirations are expressed by older adults who live in rural cooperative housing. Older adults in rural communities want to stay in their home communities where their children were raised, land was tilled, lifetime friends remain and sense of "home" exists. However, housing in rural America remains a concern. Many
older adults express a desire to live in their own homes but services are not always available and many homes are not safe or functional for older adults in aging years. Statistics show that older adults, especially in rural communities, are likely to live in older dwellings that require much maintenance and are not easily adapted to meet the special needs of the aging population. Older rural adults are also more likely to live in poorer housing than their urban counterparts (Bull, 1993). Housing for older adults in rural communities remains a dilemma and influences the quality of life of these older adults. There are several housing alternatives for older adults and one possible option is rural cooperative housing. This study provides a foundation and a framework for communities examining rural cooperative housing options for their rural older populations.

**Statement of the Problem**

The problem of providing viable, functional housing options for older rural adults continues to be an intractable and crucial question which invites much attention and requires serious consideration by the older adults making housing decisions and the communities involved in the planning and policy making. To compound the problem, the older adult population has tripled since 1900 and the most rapid increase is predicted to occur between the years 2010 and 2030 when the "baby boomers" reach 65. The American population is getting older and the number of older adults is increasing at a rapid pace. Therefore, the demand for more and better housing options has surfaced as a
major older adult issue. Alarmingly, there is little evidence that adequate senior housing options have increased appropriately. Several gaps in the knowledge and research of this housing issue remain untouched.

Stevens-Long and Commons (1992) indicated that at the time of the writing of their book, Adult Life, no correlational research existed on satisfaction of elderly living in conventional, condominium, cooperative, or mobile housing. Studies of housing projects and developed communities suggest that life satisfaction and social behavior are positively correlated to one's environment. Research incorporating housing and a physical health variable have shown contrasting results - positive effects and no evidence of improvement (Dorfman, Heckert, Hill, & Kohout, 1988; Hong & Duff, 1994; O'Brien, Hassinger, Dershem, 1994). Satisfaction with home is distinct from, but related to attachment to place - the way in which lives and environmental features are subjectively intertwined (Stevens-Long and Commons, 1992). Research is beginning to identify the variables that relate to home and quality of life.

Purpose and Objectives of the Study

The purpose of this study was to describe the quality of life of older adults living in a housing option referred to as rural cooperative housing. The following objectives were identified to lend direction and strength to several interests currently being explored:

1. Identify the reasons why older adults choose to move to cooperative housing.
2. Describe the effects living in rural cooperative housing has on older adults.
3. Describe the personal characteristics of older adults living in rural cooperative housing.

4. Determine the quality of life of the HOMESTEAD residents.

The purpose of this study was to subjectively and objectively describe quality of life factors among older adults living in rural cooperative housing. If older adults, families of older adults, community developers, sociologists, demographers, etc. had a better understanding of the quality of life of older adults in rural cooperative housing, they might be able to better determine the best type of housing to insure a better quality of life among older adults wanting to remain in their rural communities.

Definition of Terms

There are terms specific to this study that require an explanation as to how they are interpreted within this research work. These terms are listed and defined both constitutively and operationally.

**Quality of Life.** This independent variable depicts a feeling of enjoyment and contentment about stage in life that is linked with variables such as self-esteem, social network interaction, health, and control of life. Quality of life is linked with life satisfaction which implies an act of judgement, a comparison of what people have to what they expect in terms of their whole life or some specific part of it. The more their achievements exceed their aspirations, the greater the quality of life. Quality of life has a past orientation, an evaluation of how things have gone up to the present (Neugarten, Havighurst, Tobin, 1961). Quality of life was operationally defined by nine statements in
the 32-item questionnaire. A three-point Likert scaling technique quantified a respondent's affirmation of positive/negative effect statements about attitudes toward quality of life. Respondents located his/her position on a continuum ranging from "negative effect" to "no effect" to "positive effect". Responses for all quality of life items were summated and a mean quality of life score was calculated. Multiple choice questions explored individual characteristics associated with quality of life among older adults living in the rural HOMESTEAD housing communities in Minnesota and Iowa. Focus group interviews were conducted in two HOMESTEAD communities in Minnesota adding to the qualitative research concept of quality of life.

**Rural.** The United States Bureau of the Census defines rural as open country and communities with populations of 2,500 residents or less. One of every four persons age 65 and older reside in rural areas of farms or small towns of 2,500 or less (U.S. Department of Commerce, Bureau of the Census, U.S. Department of Urban Development, 1991). Respondents indicated their previous home location by checking one of six categories: rural, farming area; small town; town; small city; city; and large city. Each response category was accompanied with population size.

**Nonmetropolitan.** The United States Bureau of the Census describes nonmetropolitan areas based on population density of a county that has a city with a population of 50,000 or less (U.S. Department of Commerce, Bureau of the Census, U.S. Department of Urban Development, 1991).

**Metropolitan or Urban.** The United States Bureau of the Census categorizes metropolitan or urban as counties that have either a city with a population of at least
50,000 and a total metropolitan statistical area population of at least 100,000 (U.S. Department of Commerce, Bureau of the Census, U.S. Department of Urban Development, 1991).

**Older adult.** A term referring to people 65 years and older (AARP & AoA, 1994).

**Cooperative.** A cooperative is a business controlled by the people who use it. It is a democratic organization whose earnings and assets belong to its members. By patronizing and becoming an active member of a co-op, individuals invest in themselves with the power to shape that business (U. S. Department of Agriculture and Agricultural Cooperative Service, 1988).

**HOMESTEAD Housing Cooperative.** HOMESTEAD Cooperatives are designed to provide fully accessible homes for independent living, with basic support services, for their member owners. The owners are cooperative shareholders and owners of the buildings, grounds and govern its operations. They receive the same economic benefits as single-family home ownership: equity preservation/appreciation, deductibility of interest and/or real estate taxes, and control of operations (HOMESTEAD Housing Center, 1994). A cooperative value was operationally defined by 12 statements in the 32-item questionnaire. A three-point Likert scaling technique quantified a respondent’s affirmation of statements influencing respondents decision to move to a HOMESTEAD Cooperative. Respondents located their position on a continuum ranging from influenced me; somewhat influenced me; did not influence me. Responses for all 12 cooperative
statements were summated and a mean cooperative score calculated. Focus group interviews also addressed the cooperative issue contributing to the qualitative focus of the research design.

Significance of the Problem

The argument in support of this research - what is the quality of life of older adults living in rural cooperative housing - offers many implications in older adult research. Identifying the variables that correlate to quality of life helps gerontologists predict the future social and life temperament of the older adult population. Will cooperative living facilitate satisfying retirement years for older adults? When the rural dimension is introduced, will the issue of where to house rural older adults come into play? These questions will be concerns older adults, gerontologists, community developers, and policy makers will need to explore in integrating rural older adults to local communities, increasing the quality of life, maintaining social structures, encouraging independence, and preserving "rurality".

In 1900, just over three million Americans were 65 years of age or older. The seven decades that have since passed bear witness to rather remarkable changes in population dynamics. Today, approximately one in eight Americans is 65 years of age or older and comprised 12.7% of the United States population. This means that 33 million Americans are 65 or older. United States Census Bureau (1989a) predicts that this one in eight will grow to one in six by the year 2020 and one in five in 2050. By the year 2020, the older adult population will total 53.3 million, an increase of 63% over the 1994
population of 33 million. Among other things, rapid advances in medical technology have made dramatic differences in life expectancy. An individual born in 1990 can anticipate a life span 24 years longer than his or her counterpart born at the turn of the century.

This study focused on the older adult living in rural communities which necessitates a definition of rural and a description of the rural American population. "Rural" and "nonmetropolitan" are used in many studies interchangeably, although the two terms have different statistical interpretations. Nonmetropolitan areas are based on population density of a county that has a city with a population of 50,000 or less. The census defines rural as open country and communities of under 2,500 persons. Of the 33 million people age 65 and older in 1994, nine million or 27% lived in nonmetropolitan areas. This nonmetropolitan older adult population was 16% of the total population living in nonmetropolitan counties. According to the U.S. Bureau of the Census (1989a), the older adult population in nonmetropolitan areas grew by 11% (seven million to eight million) in the 1980's, whereas the total population in nonmetropolitan areas declined by two percent (57 million to 56 million). Some demographers have described that as size of place and proximity to urban areas increase, the percentage concentration of older adults decreases (Clifford, Heaton, Voss, & Fuguiit, 1985). Many studies show older adults tend to be concentrated in center-city parts of urban areas and in rural areas (Lawton, 1980; Tierney, 1987; Golant, 1992). Glasgow (1988) reported the percentage of elderly in rural areas generally is higher in villages with fewer than 2,500 residents and lowest in large towns and open countryside. One reason for this concentration of older adults in rural villages is
from farmers moving into town after they retire, reducing the farm population while increasing village and small town populations with older adults (Glasgow, 1988).

Change in the age structure of American society may be even more marked in years to come. American Association of Retired Persons (AARP) and Association on Aging (AoA) demographics show the older adult profile changing - the older adult population itself is getting older (AARP and AoA, 1994). Since 1900 the number of older adults between 65-75 (young-old) have increased 8 times when compared to 1990 figures, increased 14 times between the ages of 75-85 (middle-old), and 27 times for adults 85 and older (old-old). Statistics show a slight tendency for greater proportions of the (old-old) category to live in rural areas than urban. If these demographic patterns of distribution continue, the rural picture will show an increased concentration of old-old (U.S. Senate Special Committee of Aging, 1985).

A limited number of research studies have addressed quality of life issues of rural older adults and its relationship to rural cooperative living. Recent studies have documented that community attachment is related to a variety of adjustment measures and emotional well-being variables among older persons (Klein, 1993; Hong & Duff, 1994; O'Brien, Hassinger, & Dershem, 1994). A considerable number of studies on older adult satisfaction have focused on the comparison between quality of life and community attachment to city, suburban, or rural areas (Davensport & Davensport, 1984; Dorfman, Heckert, Hill, & Kohout, 1988; Goudy, 1990; Hong & Duff, 1994). Many urban older adult characteristics differ from their rural counterparts. A higher percent of rural older adults are married than urban adults, and rural areas experience a lower economic base
and a less dense population (U.S. Department of Commerce, Bureau of the Census & U.S. Department of Housing and Urban Development, 1991). Researchers (Davensport & Davensport, 1984) frequently identified central cities and rural areas as places with a higher incidence of elderly home-satisfaction problems. Cities, for example, are often depicted as having older deteriorating housing, unsafe streets, poverty, homelessness, and a socially isolated and lonely older adult population. In comparison, the rural older adult counterparts have lower incomes, older housing, poorer health, limited access to health services, restricted access to transportation, and isolation from children and other family members (Davensport & Davensport, 1984; Willitis, Bealer & Timbers, 1990; Klein, 1993). Thus, one may wonder why the rural seniors express a greater sense of satisfaction about life than that of their urban comparisons. Many researchers postulate that social ties are stronger among the older rural than urban populations (Dorfman, Heckert, Hill, & Kohout, 1988; Goudy, 1990; Hong & Duff, 1994).

Rural and urban preferences can be explained by sociological theories. The theories on rural and urban differences propose speculations and relationships of the rural-urban continuum and satisfaction-discontent continuum. As early as 1957, Toennies divided society into two basic kinds of social relationships - gemeinschaft and gesellschaft (Davensport & Davensport, 1984). Families, neighborhoods, friendship groups and the way people relate in a sense of a common bond is termed gemeinschaft. The latter term is described as serving one's own best interest with little sentiment involved. Toennies (1957) believed that although both relationships usually exist at the same time, gemeinschaft was more prevalent in the small rural community and gesellschaft best
depicted in the city. O'Brien, Hassinger, and Dershem (1994) among others have speculated that quality of life variables have a strong positive correlation with community attachment.

Two competing aging theories, disengagement theory and activity theory, surfaced as foundations to aging successfully (Lemon, Bengston & Peterson, 1972; Schaie & Willis, 1986). Both emphasized the importance of having roles to fill, specific activities and statuses in society that marked one as "worthwhile". The two theories, however, proposed different ways to insure that older adults felt fulfilled in their present roles. While both shared few similarities, they both propounded the importance of housing-selection and quality of life in the older adult population which will be discussed later in this study.

Research findings to date often find positive correlations between housing for the elderly and general quality-of-life satisfaction, involvement in community and on-site activities, and the quality of socio-behavioral relations (Goudy, 1990; Golant, 1992; Stevens-Long and Commons, 1992; Klein, 1993). These same studies suggest the extent to which older residents feel they can exert some control over their housing environment may also be predictive of their enhanced self-esteem and social involvement.

Limitations of Study

Limitations do present some concern in this study of the quality of life among older adults living in rural cooperative housing. An exhausting search was made to locate research addressing rural cooperative housing and the outcome was very limiting. Only
seven rural cooperative housing units for older adults exist in the United States and these are located in Minnesota and Iowa. All of the units are members of one cooperative corporation called HOMESTEAD Housing Center and have been in operation for only three years. Some similarities can be made to "congregate housing" which will be discussed in Chapter two's review of literature.

Likewise, limited research exists addressing the quality of life issues among "rural" older adults; however, assumptions can be made examining the studies of nonmetropolitan and urban older adults. There is no doubt that rural, nonmetropolitan, and urban cultures have grown in similarity during the last few decades. Increased education, communication, technology, and transportation have opened the door to residents of small towns and rural areas. Due to the growing similarities, the studies and theories discussed in the review of literature provides the foundation in older adult development in all regions of the country with strong inference made to rural older adult studies.

This research document is organized into five chapters supported by the appendix and list of references. The introduction to the research problem has been summarized in this chapter. Chapter Two reviews the literature and documents much of the research done on age-segregated housing options, quality of life factors among older adults, theoretical perspectives on aging and rural/urban differences. Chapter Three addresses the quantitative and qualitative methodology approach to the research problem. Chapter Four highlights the research findings followed by the summary and recommendations in Chapter Five.
CHAPTER 2

REVIEW OF LITERATURE

Chapter 2 documents the literature addressing older adult housing concepts, theoretical perspectives of successful aging and rural/urban differences. The chapter concludes with a comprehensive review of a few selected research studies.

Introduction

"Home Sweet Home!" It is a term and a concept easily taken for granted; few would find fault with the sentiment it expresses. However, if thoughtfully addressed to the needs of an aging society, it begins to take on far greater significance. For hidden deep in this simple cliché are implications of comfort, security, family, friendships, happiness, and independence.

In 1993 approximately 30 percent of all non-institutionalized older adults lived alone. However, the percentage of women living alone was substantially higher than that of men; 43 percent of women as compared to 18 percent of men. Even more
significant perhaps is the fact that the number of older persons living alone increased by 68 percent between 1970 and 1994, about one and one-half times the growth rate for the older population in general (AARP & AoA, 1994).

In recent years, the focus in the area of housing for older adults has been on maintaining what already exists and to make better use of existing housing resources through home-sharing, accessory apartments, and home equity conversions. The trend was to meet older people's housing needs through adapting existing communities and neighborhoods rather than through expensive housing programs (Newcomer, Lawton & Byerts, 1986).

The lack of adequate, affordable housing is a serious problem for the older adult, particularly those who live in rural areas (Rowles, 1984). Census data indicates that 44 percent of the sub-standard housing in rural America is occupied by persons 65 years of age and older. In addition, at least 60 percent of older persons living in rural communities occupy homes that were built prior to 1920 (U.S. Department of Commerce, Bureau of Census, U.S. Department of Housing and Urban Development, 1991).

The housing requirement for older adults, in general, are significantly different than young adults, due to the progressive limitations of the mobility, physical, social, and mental characteristics of older adults over time (Golant, 1992). This creates seemingly contradictory needs and demands, with the ability to maintain an active life. Cooperative housing is an alternative for older adults who need and want comfort, security, family, friendships, happiness, and independence.
Older adults who move gracefully to retirement communities tend to be pragmatic planners who see the change as a necessary new beginning (Blank, 1988; Brand & Smith, 1974). Much of the following review of literature relating to the "whys" older adults move to communities boasting of better retirement characteristics support the theory that older adults want to make their own decisions, relieve their relatives of responsibility and eliminate worry about future health and home care. Consequently, they reap new freedom to pursue activities they love, new friends and often better health (Bull, 1993).

Theorist Ponsioen (1962) suggests that a society's first responsibility is to meet the basic survival needs of its members, including biological, social, emotional, and spiritual components. Each society, or the dominant group in each society, identifies a quality of life level below which no individual or group should fall. These levels will change over time. Within this framework, social needs exist when some communities have a service or opportunity while other communities do not.

Maslow (1968) took a slightly different view and proposed the existence of a hierarchy of need. Consequently, an individual becomes aware of needs in a prescribed order from the lower level of a pyramid progressing upward. Only when the lower needs are satisfied can a higher need be addressed. A person cannot be overly concerned with safety and security until physiological survival needs of food and shelter are met. Only when all levels of needs are achieved can attention be directed to the need for love and self-actualization.

The need for achievement is manifested in the individual's tendency to strive to accomplish particular tasks in order to generate personal satisfaction and contentment.
(Maslow, 1987). It involves continued struggle for knowledge and skills, and for exploration and mastery of the environment. Older adults exhibit a need for self esteem or self-actualization to exercise their influence about later life decisions.

Addressing the concerns of these early theorists has offered a number of useful insights to assessing the needs of older adults. The needs of our aging society are diverse because of the very nature of the aging process and due to the diverse profile of the older population. Lifespan studies suggest that older people are more unlike each other than younger populations. Not only do people become more different from each other as they age, but there are significant differences among the older adults in this population called aging. The young-old, 65, are quite different from the old-old, 85+, in personality, health, vigor and emotional stability. Therefore, to address the quality of life and basic needs of all older adults demands a clear understanding of the diverse physical, mental, social, environmental attributes of the individuals in later life (Altman, Lawton & Wohlwill, 1984).

The needs of the older adult also vary with the particular group studied. Are the older adults rural or urban, married or never married, male or female, low socio-economic or high socio-economic, high school education or no high school education, with children or without children? Furthermore, the older adults in the current population are healthier, better educated, more active and more involved in community leadership roles than those counterparts twenty-five years ago and will probably be just as different from those in the year 2020 (Stevens-Long & Commons, 1992).
Theoretical Perspectives of Successful Aging

Numerous theories have been suggested to help explain and understand older adult behavior. These theories of the 1950s and 1960s lend support in describing why older adults respond to situations as they do and lend credence to the reasons older adults choose particular housing options. Two specific aging theories addressed in this study are disengagement theory and activity theory.

The disengagement theory (Cumming & Henry, 1961) proposed that older persons were happiest and most successful when they acknowledged their declining capacities and began to look more and more toward the end of life. It was felt that time and the declining pool of energy were best spent in roles that were specifically different from other age-based roles and unique to old age (grandparenting and great-grandparenting) and in preparation for death. To enable older persons to do these things without guilt and to allow society to fill their former roles with younger, stronger workers and role-fillers, disengagement theorists felt it would be best to have older persons segregated so that they could concentrate on their distinct needs and thoughts.

Many gerontological researchers and practitioners were opposed to the implications of the disengagement theory that older people were on the other side of some distinct discontinuity from their pasts and from other age groups (Rose, 1965; Rosow, 1967; Havighurst, Newgarten & Tobin, 1968). Particularly, they were disturbed about the negativity of the view of old age as little more than a time of waiting to die and the implication that older persons were incompetent to continue to be involved in the sorts of roles they had formerly filled so well (Havighurst, Newgarten & Tobin, 1968). Theorists
opposing disengagement foundations, felt that society had done little to provide the alternative roles that would be so important in society, instead leaving older adults with "unmeaningful" roles (Rosow, 1967). These social gerontologists felt that healthy older persons want to continue to live, act, and perform roles quite similarly to what they had done as younger persons. This premise was referred to as activity theory postulating that the best way to age successfully is to stay active and involved (Havighurst, Newgarten & Tobin, 1968).

While known for their competing philosophies, both emphasize the importance of having roles to fill, specific activities and statuses in society that mark one as "worthwhile" (Lemon, Bengston & Peterson, 1972; Schaie & Willis, 1986). The two theories, however, proposed different ways to insure that older adults felt worthwhile in the roles they assumed. Both disengagement and activity theories lend support to the cooperative housing concept but for different reasons.

Disengagement theorists may view cooperative living as a place where older persons would do distinctively different things from younger persons and perform a set of unique roles. It may be promoted as a setting to assure a continuity of roles for older persons and be seen as a way to enhance roles and activities of older persons. Encouraging a person to move into a totally different housing situation might appear to be an ineffective way to provide continuity with one's past life. There is, however, a logic to it, although that logic is rooted in an "ageism" belief that activity theory shares with disengagement theory--older persons are less able than younger adults to compete for and fill the wide variety of roles needed and valued by our society.
Activity theorists agree that if older persons remain living and working alongside others, they would suffer because the leadership roles and central roles of society would be handed over to younger persons. Cooperative housing would provide new opportunities to fulfill the same kind of roles as before without having to compete with those of other age groups. As older adults grew older, they became more peripheral, less pivotal actors as the number of settings in which they were involved diminished (Barker & Barker, 1961).

What is particularly interesting about the background of the disengagement and activity theories is that two major theories about successful aging do not share many similarities but both lend support to the concept of cooperative living and the social importance of the growing aging population. In the 1950s and 1960s, when American society was ready to address some of the big issues about how to assist older adults and insure their successful aging, disengagement and activity theorists were ready with answers. The answer was to provide age-segregated settings where older persons could congregate as a unit, become an important voting block, and fulfill all their needs. Simultaneously, their withdrawal from the main society allowed their essential roles and positions in society to be available to members of more recent birth cohorts (Rose, 1965; Messer, 1967; Schooler, 1969).

Theoretical Perspectives on Rural and Urban Differences

Many researchers have studied several sociological frameworks addressing rural-urban differences and examined and defined their relationship to rural-urban controversy.
The conceptual frameworks discussed in this section are: (a) classical theory, (b) determinist theory, (c) compositional theory, and (d) subcultural theory.

Classical theory (Toennies, 1957) focuses upon the concept of a societal continuum separated into two basic kinds of social relationships or two ways in which people relate to each other--gemeinschaft (community) and gesellschaft (society). Gemeinschaft is defined as a sense of mutuality, common destiny, common bond and obligation. In contrast, gesellschaft identifies the means-end relationship where each individual is serving his own personal interest. Toennies (1957) felt that both relationships most commonly existed at the same time; but, gemeinschaft best characterized the small rural community and the latter was more prevalent in the city.

Determinist theory (Fischer, 1976) debates that urbanism boosts personality and social disorders more so than those found in rural communities. These psychological factors and social structural changes encourage social disorganization and disintegration (e.g., crime, mental health). Conversely, rural residents in secure communities are less likely to encounter such problems.

Compositional theory (Fischer, 1976) denounces the effects of urbanism and credits the rural-urban differences to the formation of the different populations. Compositionalists do not believe, as their determinist counterpart, that urbanism weakens small, primary groups. They argue that ecological factors, such as size, density, and heterogeneity, do not have important repercussion for personal social structures. Instead,
this theory proclaims that nonecological factors, such as social class, ethnicity, and life stage influences the dynamics of social life. Financial status, cultural characteristics, and marital/family structure are the primary factors of an individuals' behavior.

Subcultural theory (Fischer, 1976) compromises both the determinist and compositional concepts. It believes that urbanism independently affects social life by helping to create and strengthen these social groups. City populations allow development of such groups as delinquents, professional criminals, alternative lifestyles and it is the members of these groups who interact with and support each other (Davensport & Davensport, 1984). Therefore, in contrast to the determinist's view of discouraging social groups, the Subcultural theory argues that urbanism encourages social groups or subcultures.

Each theoretical orientation falls into the evolutionary continuum of sociology. With the improved communication and transportation systems, urban and rural differences are less pronounced. Both ecological and nonecological factors are important determinants of behavior. Researchers conclude that caution should be made when supporting a theory because differences will occur in conceptualizing an outcome in the controversy of rural versus urban (Ponsiaer, 1962; Schulz & Brenned, 1977; Davensport & Davensport, 1984; Stevens-Long & Commons, 1992).

**Age-Segregated Housing**

Age-segregated housing, or sometimes referred to as congregate housing, clusters older adults into a single setting separating them from other age cohorts. This concept
does not include housing for individuals oriented toward medical care or assisted living care but is directed to older adults in relatively good health and capable of caring for themselves (Donahue, Thompson & Curen, 1977; U.S. Department of Housing and Urban Development, 1979; Lawton, 1980). In most cases studied, age-segregated housing included provisions of at least some level of service such as dining room for congregate meals, security, lounge areas, laundry facilities, transportation, hair-care services.

Although the social gerontologists and planners of the 1950s and 1960s seemed to feel that age-segregated communities were the answer for the masses of older persons, there is much more realization today that age segregation is by no means for all, or even most, older adults (Lawton, 1977, 1985). Older adults continue to live in the wider, "age-integrated" community because that is where they want to be and are capable of being.

It should be noted that virtually every study examining life satisfaction and age-segregated housing concluded that residents of congregate housing find it a very satisfactory housing situation. In general, age-segregated housing seemed to lead to better quality of life. Factors such as independence, friendships, services and safety often surfaced as high indicators of life satisfaction among the older adult residents in age-segregated housing (Sherman, 1972; Lawton & Cohen, 1974; Carp, 1975; Malozemoff, Anderson & Rosenbaum, 1977; U.S. Department of Housing and Urban Development, 1979; Chellis, Seagle & Seagle, 1982; Golant, 1985; Hinrichsen, 1985; and numerous others). Some barriers that surfaced with the age-segregated housing is that it may perpetuate the ageism notion that one is "old" and one is "different". This ageism view is quite pervasive and influenced the image of age-segregated housing as nursing homes with
total institutional quality. Some researchers state that age segregation can reduce the level of activity among adults while reducing independence (Jacobs, 1974; Lawton, 1985). An often neglected factor in age-segregated housing is site placement and neighborhood characteristics which residents reported as important (Wireman & Sebastian, 1986).

**Rural Living**

There is considerably less research on rural living than on urban living both in the gerontology field and in the housing field. Only in more recent years have researchers examined in detail the relationships rural elderly have to their environment, including their homes (Rowles, 1984; Coward & Lee, 1985; Krout, 1986; Atchley, 1988; Rogers, Burdge, Korschning & Donnermeyer, 1988; Stevens-Long, 1992). Many studies describe older adults in rural areas as having the advantage of a slower pace of life, a sense of identity, recognizable in the community, and exhibiting lower levels of complexity. Studies in the 1960s and 1970s showed the most important two benefits of rural living were the stability of rural life and the inter-generational structure (Coward, 1979; Lee & Lassey, 1980; Nelson, 1980). Family and friends were in the rural neighborhoods and able to take responsibility of older adults complementing the role of social services assumed in more urban areas. In more recent years, families in rural areas, as in other segments of the country, have become more fragmented. As a result, rural older adults may not have the family assistance; social services are likely to be inconvenient; and, transportation assistance is near nonexistence.
Quality of housing for many older adults in rural communities is lower than the average (Lee & Lassey, 1980; Nathanson, 1980; Bull, 1993). These older adults spend a large percentage of their income on housing (AARP & AoA, 1987). The particular houses in which older adults live are often old, significantly older than the average age of U.S. housing (Struyk & Soldo, 1980). Since the homes are older, they may lack many of the modern conveniences aiding in the comfort level and quality of life among the older adult residents. Rural homes are more likely than their urban counterparts to be located in communities hosting the oldest infrastructure. Infrastructure includes such aspects of the physical environment such as inadequate sewers, poor streets and sidewalks, no water lines, limited access to community services, etc. aggravating unhappy and stressful homeowners (Lee & Lassey, 1980; Nathanson, 1980; Struyk & Soldo, 1980; House Select Committee on Aging and Senate Special Committee on Aging, 1987; Bull, 1993). In retrospect, studies continue to show that older adults want to remain in the community to which they have become accustomed, regardless of the structural housing factors, location, or infrastructure issues.

**Older Adult Cooperative Housing**

If the word "cooperative" were to be construed narrowly, it may be thought that a cooperative housing development should come into existence only because some people, in need of an apartment or home would decide to pool their resources and develop for themselves the housing they need. But the great majority of cooperatives began through
altruism, not self-help; they began because a group of citizens, full of good-will, wished to help others get a decent apartment or house at a price they could afford (Liblit, 1964).

Research is extremely sparse in the area of cooperative housing and even more so when the quality of life and older adult variables are added to the mix. One main theme that seems to surface in those existing works is that housing cooperatives have been most successful when sponsored and developed by public service agencies. The benefits of this consumer-oriented approach to development are housing costs, quality of construction and design, and smooth operations (Liblit, 1964). These public service agencies address land purchase, architectural design, financing, incorporation, organization, and construction which are issues most individuals find difficult to master. Sponsors may include insurance companies, churches, private foundations, and community developers.

Cooperative housing is not limited to the United States. It has made far greater advances in Europe than it has in this country. As the cooperative housing movement grows and new developments come into the picture, the need for exchange of information, review of common problems and joint action becomes apparent. The National Association of Housing Cooperatives was established in 1950 to serve as a catalyst for cooperative development, and to represent and advance the interests of housing cooperatives throughout the county. It represents housing cooperatives, professionals, organizations, and individuals promoting the interests of cooperative housing communities. The Association is the only national housing cooperative organization (National Association of Housing Cooperatives, 1993).
Frichette (1972) and Bourdeau (1976) found that financial benefit was a major determinate in students selecting cooperative housing. Students selecting the cooperative housing option tended to hold memberships in more youth groups, 4-H and church, than non-cooperative potentials identified in Bourdeau's study. Lack of privacy and lack of awareness of the cooperative housing option emerged as the major barriers with student residents (Bourdeau, 1976).

Housing cooperatives have succeeded in bringing back the spirit of neighborliness and community that had begun to disappear from many low and middle income areas in large urban areas (Liblit, 1964). Cooperatives create feelings of permanence and sociability. According to the National Association of Housing Cooperatives (1993), three million people have chosen to live in cooperative housing units in the United States. These housing cooperatives vary from small, family-style homes to large, multi-story apartment buildings. They also vary considerably in their equity structures and level of resident involvement. Cooperatives exist for housing of students, older adults, individuals, and families.

Studies conducted on senior housing cooperatives suggest that the participatory nature of cooperatives enhances the quality of life of the residents. Cooperative members showed participatory management leads to greater satisfaction and well-being among home owners, particular those who choose to become involved in the management of their cooperatives (Van Ryzin, 1992).

Since its conception in 1991, the HOMESTEAD housing boasts of "independent living for rural seniors." HOMESTEAD Cooperatives are both one and two-story multi-
family buildings with services designed for older adults in rural communities. HOMESTEAD Cooperatives include full-sized apartment homes with kitchens, extensive community facilities, storage, attached garages, and gardens. Existing HOMESTEADS range in size from 16 to 31 homes, and are located in Minnesota and Iowa. Each Cooperative is sponsored, through leadership and matching seed capital, by local organizations and individuals committed to improving housing choices for older adults. Cooperative members, as shareholders, are the owners of the building and grounds, and govern its operations.

In a study conducted at three HOMESTEAD Cooperatives, results suggested that residents were very pleased with cooperative living (Altus, 1995). Ninety-seven percent of survey respondents said that they would recommend their cooperative to others and 81% indicated they would prefer the cooperative to their previous living arrangement. In parallel, 97% of respondents shared a positive effect on their personal safety and 92% indicated a positive effect on life satisfaction. The major reason surfacing as to the reason for moving to HOMESTEAD was the individuals wanted a home that they could care for more easily. In addition, 69% of respondents wanted a home with disability-accessible features. Common themes throughout the HOMESTEAD survey were a need to live in an environment where their needs could be met as they grew older, privacy and opportunity for socializing, security, and convenience (Altus, 1995).

Appendix A, "What is the Cooperative Concept", outlines four components: ownership, governance, social, and accessibility (Nolan & Nolan, 1996). Cooperative housing programs are developed to enhance independence of the rural older adult
population. Seniors remain in their community supported by people with concern for their well-being, and live in a home designed to meet their needs.

A HOMESTEAD resident shares:

"... The housing center is organized to help rural communities improve local housing so that elders, like me, need not move from their home, family, church, and community when a large single-family housing becomes too cumbersome for us" (HOMESTEAD Housing Center, 1994, page 2)

Comprehensive Review of Selected Studies

Goudy (1990) conducted a correlational research study which focused on two theoretical models of community attachment: the linear-development model and the systemic model. The linear-development model (Kasarda and Janowitz, 1974) indicated population size and population density as key variables in determining community attachment. Whereas, the systemic model (Park & Burgess, 1921; Janowitz, 1967) emphasized length of residence, position in the social structure, and stage in the life cycle as important variables in community attachment.

Goudy used a data set from a 1975 study involving 27 Iowa communities from six adjacent counties varying in population size from 200 to 32,000 residents. The sample involving 4,627 residents was derived from a population frame of residents on telephone and utility lists. A 78% rate of return was achieved from the mail questionnaire. Community attachment was measured by social bonds and local sentiment questions and local sentiment was measured by questions soliciting sense of community, interest in community. Both measures were used by Kasarda and Janowitz (1974) in their study of
community attachment. Findings revealed a stronger correlation for the systemic variables in relationship to the local social bonds and sentiments and less significant correlation of the linear-development variables. Friends and people known were important indicators of sense of community and sorrow about leaving. Length of residence was positively related to each social bond with strongest relationships with friends, relatives, and people known. Length of residence was more strongly related to the dependent variable than was income and age. Consequently, a longer term of residence in the local community, higher social standing, and older adults (age) lead to a greater sense of community, and more sorrow when forced to think about leaving, and greater interest in local affairs. For example, those residing in the community for 21 years or longer were more positive in their assessments of sense of community and expressed greater sorrow if they should have to leave. The two linear-development measures showed significant relationship to friends and people known in the community. Greater density and larger community size related to fewer people known in the local community.

In summary, the systemic model received greater support in analysis of both social bonds and sentiments than did the linear-development model. Goudy cautioned that the strength of the systemic indicators did vary from community to community in their sample of 27 communities which may indicate that attachment could be influenced by variables functioning differently in each community.

Hong and Duff's (1994) study focused on the low life satisfaction of widows. Hong and Duff used a data set from earlier studies by the same researchers. (Duff & Hong, 1992; Duff & Hong, 1993). This correlational study was based on existing theories and
findings in gerontology (Havighurst, Neugarten, & Tobin, 1968; Palmore, 1970; Duff & Hong, 1982, 1993). These theories contended that variables such as community context, quantity and/or quality of social interactions are vital to the life satisfaction of older adults and married couples. From this original data set, the study subsampled 233 widows in Oregon and California who lived alone and reported good to very good health. The median age was 78 and median income was $20,000. The dependent variable, life satisfaction, was measured by Liang's (1984) 11-item scale. The independent variables were community context, frequency of inside participation, frequency of outside participation, frequency of seeing friends, frequency of seeing children, age, years of widowhood, and income.

The findings concluded that community context, frequency of participation in group activities inside the community and frequency of seeing friends were the strongest predictors of widows' life satisfaction. Findings showed that in communities with fewer marrieds, the widow's score was high in satisfaction, 60%; conversely, those communities with married majorities had 45% widows with scores high in satisfaction. Very little variance was found in recent widows compared to those widowed for many years. In widow majority communities, 74% of the widows saw their friends daily or more than once a week as compared to 57% of the widows in the married majority community. In conclusion, Hong and Duff, linked community context and social interactions to widow's life satisfaction.

Klein's (1993) convenience sample of sixty-four older adults in four Midwestern Senior Citizens centers explored home and life satisfaction variables. Of the sixty-four
older adults who volunteered to participate in the project, 69% were females, 51% were widows, and median age was 73 years. The study explored individual characteristics associated with personal home and life satisfaction among older adults. The goodness-of-fit model (Lawton & Nahemow, 1979) was the theory supported in this research study stating that when the resources of the individual are adequate to meet the challenges of the home, the person can live a safe and satisfying life. Data was collected from a personal information sheet and six scales related to home satisfaction, life satisfaction, health, and aspects of psychosocial. Health was found to be positively related to home satisfaction and it was also the best predictor of home satisfaction. Self-esteem was the only psychosocial variable examined that exhibited a significant correlation with home satisfaction. Those older adults who felt good about themselves also felt good about their home situation. Home satisfaction did not show a significant relationship to either locus of control or social support; however, the self-esteem, social support, and locus of control variables all showed a relationship with life satisfaction in that order of importance. In contrast to many studies, health was not a strong predictor for life satisfaction. Klein suggests from the findings that positive self-esteem may be a determining factor for older adults to implement needed changes in homes, thus contributing to their satisfaction and quality of life.

O'Brien, Hassisnger, and Dershem's (1994) study researched the relationship between community attachment and mental depression in a sample survey of 296 individuals in two Midwestern rural towns. A stratified sample procedure was used to select an equal number of households from each town. Each town had similar populations
but differed in complexion. One was strictly rural with farms and agriculture-centered businesses. The second town represented a variety of businesses and availability to services was higher than town number one. The researchers hypothesized that a weak sense of community attachment would be associated with higher levels of depression symptoms among rural residents. Depression was measured with a modified version of the CES-D scale (Radloff, 1977) appropriate to determine relationships between community attachment and general mental stress. Community attachment was measured by four-item statements used in an earlier study of O'Brien and Hassinger (1992). Respondents checked a seven-point scale in the extent they felt that their community was an ideal place to live, were satisfied with the community as a place to live, had a lot in common with other people living in the community, and felt like they fit in the community. The study did show a relationship between community attachment and mental depression in rural communities. When variables strongly associated with depression and independent of community attachment (such as health, age, and social networks) were controlled the analysis showed strong support of the stated hypothesis. O'Brien, Hassinger, and Dershem (1994) concluded by stating, "rural residents' concerns with preserving the local community are not merely reflections of romantic visions but rather are rooted in measurable effects of community attachment on personal well-being (page 263)."

Willitis, Bealer, and Timbers, V. L. (1990) statewide telephone and mail survey was conducted with 1,881 Pennsylvania residents exploring popular attitudes about rurality. The author used a random-digit dialing procedure to reach a cross section of households throughout the state. The telephone interview gleaned demographic information about
respondent, focused on the positive images of rurality, and assessed respondent's attitudes about rural life. The attitude assessment focused on Gemeinschaft images of rural life and rural people. Telephone participants were asked to respond to a follow-up mail questionnaire as a means of securing a more complete representation of the popular attitudes about rurality. A total of 1,670 individuals agreed to participate in the mail survey and 1,241 actually completed and returned the form. The researchers used a Likert-type questionnaire using rural and urban stereotype statements such as "rural communities are the most satisfying places to live, work, and play", "rural life is monotonous and boring", "urban life is complex, fast-paced, and stressful", and "rural life brings out the best in people". The findings concluded that the respondents were "overwhelmingly likely" to view the various aspects of rurality in positive statements and to reject the negative images of rural life. The researchers coined the term "rural mystique" to reflect this imaginary image of rural life. This research supported the existence of the rural mystique among people in the general population and that these people expressed a greater life satisfaction for rural living to a greater degree than those who actually live rural, also a high level of expressed life satisfaction. Cities tended to be viewed negatively by rural, urban, and suburban residence categories and all three categories overwhelmingly rejected negative rural images. The researchers concluded that these positive images of rurality contribute to how Americans regard rural places, people, and things and why society needs to recognize the potential value of this rural mystique as it relates to life satisfaction.
Summary

This comprehensive review of studies describes the most current research found addressing a variable(s) of satisfaction and its relationship to home location/community attachment/home satisfaction in addition to other influencing variables. Independent variables varied from health, depression, satisfaction, location, to quality of life variables. Because of the few studies which actually focus on the rural older adult, research on older adults in general must be used as support literature to hypothesize correlations and relationships with life satisfaction and community attachment.

Goudy's (1990) research gave good theoretical defense by identifying the systemic conceptual model as a framework emphasizing the variables - length of residence, position in the social structure, and stage in the life cycle - as important influences in community attachment. In addition, since few studies examine rural and urban differences, the term community attachment (Goudy, 1990; O'Brien, Hassinger, & Dershem, 1994) is introduced to help draw references to location. Granted, assumptions must be made when drawing research together as a support system to hypothesize, but correlations can be cautiously stated and contradictions openly shared. The Willits's paper introduces the "rural mystique" concept where Americans supported the strong positive images of rural life and an entry that lend much strength to the life satisfaction and community attachment relationship. Willits's study documented extensive research on residential preference for rural living. While this study drew upon data from a single state, Pennsylvania, it seemed likely (random sampling in part) that the acceptance of positive images of rural life, farming, and open-country areas would be evidence in other states as
well, varying in degree. This reservoir of positive feelings about rural community attachment contributes to the reasoning that rural older adults have a greater sense of satisfaction when using community attachment as a dependent variable.

Early scholars, such as Toennies (1957) and more recent researchers (Goudy, 1990; Klein, 1993) explored rural locations as a marked disadvantage to older rural adults in terms of health, economic status and other known antecedents of emotional well-being. In these same studies, variables with higher levels of social integration among older residents compensate for the above marked differences resulting in higher levels of well-being. With the exception of Klein, none of the studies held all extraneous variables constant when measuring for satisfaction making it difficult to determine if variables strongly associated with satisfaction and independent of community attachment showed strong support to research study. Klein (1993) showed self-esteem level, health status, degree of social support, and control of life decisions the best predictors of the variable life satisfaction.

All research studies shared in this comprehensive review of literature used some type of random sampling when selecting the sample group and large sample sizes were used in all cases contributing to low alpha levels of errors. Random sampling contributed to external validity which strengthened the ability to generalize to designated target populations. The research studies examine demographic variables of older adults and make correlations with life satisfaction or similarly defined variables.

There are some exceptions to the argument in support of this research project’s objectives. First, the enormous diversity of rural community settings in America cannot be
reflected completely in the communities studied in the identified research. Second, the instruments used in all the studies differ. Reliability accounts on all the instruments were high but certainly using the same instruments throughout would greatly enhance the argument in support. Third, variation of life satisfaction and community attachment variables were studied. Fourth, two extraneous variables, this author feels may be strong predictors of life satisfaction - SES and health - were measured in only two of the studies, perhaps a limitation.

The objective of this review of literature was to lend strength to several interests currently being explored by this investigator:

1. Why older adults choose to move in cooperative housing?
2. What effects does living in rural cooperative housing have on older adults?
3. What are the personal characteristics of older adults living in rural cooperative housing?
4. What is the quality of life of the HOMESTEAD residents.

The argument in support of the research - are there similarities between the factors that influence rural older adults to select rural cooperative living and quality of life variables - offers many implications in older adult research. Identifying the variables that correlate to quality of life helps gerontologists predict the future social and life temperament of the older adult population. Will cooperative living facilitate satisfying retirement years for older adults? When the rural dimension is introduced, will the issue of where to house rural older adults come into play? These questions will be concerns older adults, gerontologist, community developers, and policy makers will need to explore in
integrating rural older adults to local communities, increasing the quality of life, maintaining social structures, encouraging independence, and preserving "rurality".
CHAPTER 3

METHODOLOGY

This chapter includes a brief overview on qualitative and quantitative research and the process that led to the selection of the research design used in this study. Additional topics addressed in Chapter 3 are: design of study, age-sensitive issues in research, instrumentation, population, data collection, data analysis, and focus group interviews.

Type of Research

A quantitative and qualitative research methodology was used to conduct this study on the quality of life issues of older adults living in rural cooperative housing. Qualitative, interpretative, research helped the researcher organize and describe subjective data in a systematic way (Glesne & Peshkin, 1992); whereas, the quantitative, positivist, mode guided the researcher on a quest for certainty and absolute truth and an insistence of objectivity (Patton, 1990).

Since the turn of the century, research has relied largely on the traditional approach to research analysis--positivist world view. The focus toward more Hermeneutic or interpretive research came into practice when family and individual issues
became more prevalent (life satisfaction of single-parent teenagers). Decisions about which research paradigm to use has moved from the traditional research focus to the focus on the research question/problem/hypothesis (Patton, 1982). Research projects can be individualized: research analysis forces one to address the problem, identify the audience, determine the research paradigm, and share the impact of the research process.

Figure 3.1 illustrates this conjecture. The researcher identified the process. Note the “permission” for interaction between paradigms shown by a broken line. The technical/generalizable world view allowed movement to the practical/multiple perspective view (Strauss & Corbin, 1990). Each paradigm, independent of the other, leads to impact on research. In addition, a combination or interaction of each can also lead to impact. Factors determining research methodology are: the researcher, profile of the subjects/participants, and the identified research problem.

Quantitative and qualitative research use similar elements. Each state the purpose, identify the research population, and present outcomes. Figure 3.1 shows these similarities. In both paradigms, individuals engaged in research specifically set out to collect data for a specified purpose. The researcher determined the paradigm best suited for the problem/audience/researcher. The difference was the process (elements) that was graphed along the way and the difference in the final product. The research methodology in this study used the paradigm most appropriate for the problem, audience, and research.

Figure 3.1 allows for the interaction between each paradigm but it is the researcher who identifies a framework and proceeds with rigor. This student concurs with many of
Figure 3.1: Research design - quality of life among older adults in rural cooperative housing
the readings validating that more interactions between the paradigms will be apparent as
the interpretive and critical become more prevalent and accepted in the world of research
(Lincoln and Guba, 1985; Patton, 1990; Glesne & Peshkin, 1992). Thus, research impacts
will be rich with information. To move beyond objectivity, requires a level of mature
judgement that can be achieved only by continuous interaction (Lincoln and Guba, 1985).
Figure 3.1 shows the research process moving across research lines--the positivist
paradigm of complete objectivity and the postpositivist paradigm with both subjectivity
and objectivity producing change.

During recent years, social science researchers have become increasingly more
aware of the array of quantitative and qualitative paradigms and methods. Choices are
determined based on their own philosophy and assumptions as well as their research
problem, recognizing there are clearly no correct or incorrect answers. Patton (1990)
viewed the underlying values of research to stretch across a continuum. He believed that
scholars can be most effective when they utilize the continuum at any point that best
answers the research question.

Positivism assumed that there was one reality and the researcher's role was to
explain, predict or control. This approach offered breadth because it allowed the
researcher to collect data from many subjects on a number of well defined questions.
Positivism strived to be unbiased, reliable and rational and thus appealed to many
researchers. There are multiple realities within the world; consequently, for this reason the
positivist approach may lack depth and richness (Lincoln & Guba, 1985; Patton, 1990;
Strauss & Corbin, 1990; Glesne & Peshkin, 1992). Underlying the apparent objective
research approach of positivism were assumptions that reflect the researcher's biases. Hidden biases may be more dangerous than explicitly stated ones. Patton (1990) stated, "Distance does not guarantee objectivity, it merely guarantees distance" (pg. 480).

Postpositivist research was an interactive process in which the researcher and the participant learned from each other. It resulted in realistic understanding, interpreted through the social and cultural context of their lives (Lincoln & Guba, 1985). In-depth, detailed, rich data was produced based on the individual's personal perspectives and experiences. Postpositivist inquiry was based on an inductive reasoning process where the research design process evolved, one in which the questions to be asked and the data to be collected emerged in the process of doing the research. Qualitative researchers were quick to point out that the qualitative paradigm must tolerate and even enjoy ambiguity. Qualitative research allowed the researcher to attempt to make sense out of the interaction of lives with those of others, rather than soliciting and discovering "facts" and assuming a role of authoritarianism (Glesne & Peshkin, 1992; Krueger, 1994).

The postpositivist paradigm valued and encouraged different approaches, encouraging insights that extended beyond the realm of measurable, discoverable facts. In the world of quantitative research, studies designed to explain, predict and control are prominent. Lincoln and Guba's (1985) naturalistic inquiry expanded research purposes to include understanding, emancipation and deconstruction. This postpositivist paradigm valued different approaches in yielding insights that extended beyond measurable, discoverable facts.
Design of study

Two methodological concepts introduced in this research are: 1) the use of methodological triangulation, and; 2) establishing trustworthiness. Researchers showed that triangulation of a study allowed it to reveal different things through multiple methods. The process also revealed one thing in several different ways which built strength in a study. Secondly, researchers compared trustworthiness to credibility, transferability, and confirmability (Lincoln & Guba, 1985; Patton, 1990, Strauss & Corbin, 1990; Glesne & Peshkin, 1992). Lincoln and Guba (1985) affirmed that "no amount of trustworthiness techniques built into a study would ever 'compel' anyone to accept the results of the inquiry; it could at best persuade" (pg. 329).

This study used a descriptive qualitative and quantitative research design that examined the relationships and identified the qualities that existed among a set of variables within a population of older adults. The subjects/participants in the study were secured from a census population of older adults living in rural cooperative housing in Minnesota and Iowa HOMESTEAD housing. The methodology followed the postpositivist paradigm of Lincoln and Guba (1985) which emphasized the importance of the phenomenological, inductive, and contextual approach to inquiry for research into human experience. This research design was valuable for dealing with older adult issues focusing on quality of life and housing preferences.
Age-Sensitive Issues in Research

Research must address the procurement of valid, reliable, meaningful, usable information in situations where participants are adults, sixty-five and older. While Patton (1990) contended that language, norm and value differences strongly influenced the success of valid, reliable, and meaningful research in a cross-cultural setting; Kane and Kane (1981) contended the same misinterpretations and miscommunications can occur based on age, 65 and older. Researchers must be aware of the external factors affecting older adult responses, such as age, physical health, mental health, education level, life experiences, and living conditions.

Ageism, age discrimination, can enter into research when the interviewer and/or researcher have preconceived expectations of how older respondents will respond (Parham, Poon & Siegler, 1990). For example, when a researcher is faced with an ambiguous answer, the researcher might interpret it in light of the kinds of responses expected from that "type of person" (i.e., "old people") and record an inaccurate response. When interacting with older adults through research, many challenges are introduced and researchers must be sensitive to and adjust the research process and methodology accordingly. These challenges are outlined below:

- As age increases, older adults are more likely to be non-respondents.

There was increasing research evidence that refusal to participate in a study, as well as dropping out of studies, was more common among older age groups, and especially among those age 80 and older. This non-response appeared to be more closely related to health limitations than non-response in younger groups. Other reasons found

44
for non-response included lower educational level and lower socioeconomic status (Herzog and Rodgers, 1982).

- Older adult participants are more likely to answer "don't know".

"Don't Know" answers appeared to be more frequent for questions that dealt with attitudes, feelings, and opinions than for questions requesting factual information (Herzog and Rodgers, 1982). However, a "DK" answer to a factual question might truly be reflected as lack of knowledge or inability to recall the information requested. Again, some research suggested that participants with health or cognitive limitations, less education, females, and those less socially involved were more likely to provide "DK" answers (Francis & Busch, 1975; Herzog & Rodgers, 1982; Colsher & Wallace, 1989).

- Older adult participants are more likely to give inconsistent and contradictory answers.

Perhaps the most obvious explanation for this is the increased likelihood of cognitive impairment or problems with memory at older ages (Colsher & Wallace, 1989). However, the characteristics of the research questions themselves might create response difficulties. For example, some research showed that older adults were less willing or able to use standardized response categories, or often attempted to avoid selection of a response by digressing from the question (Kane & Kane, 1981). For many older adults, inconsistent or contradictory answers were more likely related to the format, and sometimes content of the questions themselves, rather than due to inaccurate reporting of factual information (Kane & Kane, 1981).
• Older adult participants may not understand a question.

In general, the current cohort of older adults were less well educated than younger adults. In addition, they had little experience, if any, with focus group interviews and the structured format of most survey questions. Research showed that they were more likely than younger adults to disregard the standardized format of scale questions and to answer in their own words that did not translate into the response categories provided (Kane & Kane, 1981; Colsher & Wallace, 1989). Consequently, older adults needed more assistance from the researcher or interviewer, and they needed to have questions repeated (Herzog & Rodgers, 1988). This happened even more frequently with adults over 80. (Kane & Kane, 1981).

• Older adult participants feel vulnerable, and can be skeptical.

Many older participants feel vulnerable, and could be skeptical of the claims and assertions of a researcher approaching them (Kane & Kane, 1981). Their fear could interfere with hearing and understanding the interviewer's description of the study. Researchers should demonstrate confidence in their approach, exhibit warmth and genuineness (Colsher & Wallace, 1989). Researchers must anticipate questions and concerns, take the time to soothe any fears, demonstrate the project’s validity, and develop a rapport with the participant that earns trust.

• Older adults are more apt to have hearing and vision constraints.

Printed material must be on white or light paper and black ink, large font (14), and large size paper. Interview or survey response time should be kept to a reasonable length to avoid fatigue. Interviewer must speak slowly and enunciate clearly avoiding being too
loud unless certain participants can not hear otherwise. Interviewer must watch and listen for impairments (mental, cognitive, hearing, visual, etc.) that might interfere with the success of the interview (Kane & Kane, 1981).

An age-sensitive researcher and interviewer can be the critical link to the success of the research project (Kane & Kane, 1981; Herzog & Rodgers, 1982; Parham, Poon & Siegler, 1990).

**Population**

The subjects and participants of this study were homogeneous and constituted a census population of older adults living in rural older adult cooperative housing. There were seven rural older adult cooperative housing units in the United States and each belonged to the same cooperative organization--HOMESTEAD Housing Centers. A list of HOMESTEAD residents was secured from the HOMESTEAD Housing Center, Inver Grove Heights, Minnesota. The mailing list was comprised of 163 individuals; both husband and wife listed separately. All older adults with a HOMESTEAD residence were included in the study. A 93% response rate (N=151) was obtained after four mailing waves. The demographics of the population varied in personal characteristics. Population demographics are shared in the Figures 3.2, 3.3, 3.4, and 3.5.

Focus group interviews were conducted with residents at HOMESTEAD, St. James and HOMESTEAD, Springfield. Names and addresses were obtained from the HOMESTEAD Housing Center in Inver Grove Heights, Minnesota. All residents at these
HOMESTEAD
Population Characteristics
(N=151)

Figure 3.2: Gender

Figure 3.3: Marital Status

Figure 3.4: Education

Figure 3.5: Age
two sites were invited to participate in the focus group interviews: 38 accepted the invitation and the personal characteristics of these participants are listed in Table 3.1.

<table>
<thead>
<tr>
<th>Personal Characteristics</th>
<th>Frequencies</th>
<th>Percentages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>14</td>
<td>38%</td>
</tr>
<tr>
<td>Female</td>
<td>24</td>
<td>62%</td>
</tr>
<tr>
<td>Marital Status</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>14</td>
<td>38%</td>
</tr>
<tr>
<td>Widowed</td>
<td>21</td>
<td>55%</td>
</tr>
<tr>
<td>Never Married</td>
<td>3</td>
<td>7%</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>65-74</td>
<td>23</td>
<td>61%</td>
</tr>
<tr>
<td>75-84</td>
<td>12</td>
<td>32%</td>
</tr>
<tr>
<td>85 and older</td>
<td>3</td>
<td>7%</td>
</tr>
</tbody>
</table>

Table 3.1: Personal characteristics of FGI participants, N = 38

The HOMESTEAD centers were located in rural Midwestern communities in Minnesota and Iowa and targeted middle-income retired older adults. The HOMESTEAD Housing Cooperatives generally serve from 19 to 32 older adults in private garden apartments designed to be fully accessible to residents. Because HOMESTEAD Cooperatives were located in small towns, rural older adults, who would be typically forced to move to larger towns to find retirement housing, now have the option to stay in their home communities.

Data Collection

Data to answer the research questions were collected using two methods: focus group interviews and a mail survey. Both designs were used to produce a descriptive and
comparative correlational study which examined the influences of the cooperative housing issue and issues of quality of life among rural older adults.

Focus Group Interviews

The Focus Group Interview (FGI) was a qualitative research method suitable for uncovering information about human perceptions, feelings, opinions, and thoughts. A group of people were brought together to discuss issues raised by the interviewer or moderator, which focused on the research problem. The analysis of information gathered from the focus groups was utilized to determine trends and patterns that evolved from the discussion (Higgenbotham, 1979).

This methodology had several advantages applicable to this study. First, the FGI assisted the researcher in generating research questions when little was known about the topic being researched (Higgenbotham, 1979). Secondly, questions regarding new programs or proposals could be investigated in a relatively quick and cost effective manner (Krueger, 1994).

A series of ten FGI questions (Appendix B) were developed by the researcher to guide the FGI process. The interview questions were designed to identify the quality of life among older adults living in rural cooperative housing. The Focus Group Interview questions were reviewed by Ohio State University faculty knowledgeable in the area of FGI and qualitative research. Several questions were modified based on the feedback received from the reviewers. Four FGI were assembled to include eight to ten
participants each. Two FGI were held at each of two existing cooperative HOMESTEAD housing sites in St. James and Springfield, Minnesota.

The Systematic Notification Process was utilized to maximize participation of older adults who consented to be part of the research project (Krueger, 1994). This process included:

1. Personal contact was made by letter from the researcher inviting the participant to attend the focus group session (Appendix C). After full disclosure of the process, the individual was given an opportunity to participate or not to participate (Appendix D). Prior contact by telephone was made with HOMESTEAD housing board chairpersons at each site to ensure support of project.

2. A letter of confirmation was sent to the participant after acceptance of the invitation (Appendix E).

3. A telephone call was initiated to serve as a reminder 24 hours in advance of the focus group discussion.

4. A written note of appreciation was extended to FGI participants following visit (Appendix F).

FGI procedures were used as recommended by Krueger (1988) and Higgenbotham & Cox (1979). The focus group sessions were held in the community room of each HOMESTEAD facility to facilitate comfort, trust and confidentiality. Kane & Kane’s (1981) research on aging-sensitivity in focus group interviews was implemented and practiced. Krueger (1994) recommended the use of incentives for participants; therefore, an appropriate gift, a picture frame, was gift wrapped and presented to each participant.
Microphones and tape recorders were used to record proceedings. An assistant moderator monitored taping and scribed interview notes during session. The researcher explained the use of tape recordings and distributed consent forms to be signed asking permission to use conversation for data collection and reporting.

Each focus group was conducted within one hour to ensure sensitivity of the older adult needs. The interviewer explained the process and gave an overview of the research focus. Ten questions addressed objectives of the research study (Appendix B). Each participant was asked to respond to each question. A set of initial questions were answered in seating order. The second and third set of questions were open to spontaneous responding. The interviewer only clarified points, presented questions, and put closure to the interview. The interviewer refrained from leading the discussion.

The tape recordings of the sessions were transcribed in narrative written form with identification made to each speaker. A detailed transcript of the audio tapes from each FGI was prepared and confidentiality of participant's comments was concealed. The researcher identified recurring topics of discussion for the summary. The researcher reported results in a narrative form including interpretations, judgements, and recommendations of data collected. A second researcher reviewed tapes in same manner and the two reports were compared and summarized which guarded against researcher bias in the focus group review process.
Instrumentation

An instrument was developed for measuring the quality of life among older adults in rural cooperative housing. This section discusses the instrument and its development. The first step in developing the instrument was to develop a pool of questions for measuring quality of life characteristics and personal characteristics of older adults in rural cooperative housing. Quality of life concepts are abstract and, therefore, are difficult to measure and are prone to error. Care is needed to make sure that the measurement instrument is valid and reliable. An instrument is valid if it is measuring the right things; reliable if its measurements are consistent and accurate (Mueller, 1986). A group of questions were derived from the review of literature addressing the quality of life factors of older adults in rural communities. Additional questions were developed from the review of an instrument administered at Kansas State University (Altus, 1995) measuring older adult perceptions of cooperative housing.

The questionnaire (Appendix G) focused around several themes addressing housing, quality of life, and personal characteristics. Questions 1-6 requested information about previous housing. Question 7-9 related to whether respondents liked or disliked rural cooperative housing and if they would recommend cooperative housing to other older adults. Questions 10-21 addressed factors that influenced the decision to move to HOMESTEAD housing and these eleven questions were summated to acquire a "Cooperative Value" which was utilized in the data analysis. A "Quality of Life" value was obtained by summing questions 22-30 which surveyed quality of life issues. Questions 31, 32, and 44 were open-ended questions asking the respondent to express
what they liked most, least, or general comments about HOMESTEAD living.

Demographics were gleaned from questions 33-43.

**Content Validity**

Measurement error had a potential of being a threat to internal validity of this study. In an attempt to control this threat, content validity of a 50-item instrument was assessed by a panel of experts. Eight Ohio State University Extension and Agricultural Education faculty were asked to review the instrument to determine if the instrument adequately measured the objectives of the research study (Appendix H). Recommendations by the panel were incorporated in the instrument revisions and unclear or inappropriate items were deleted from the final version. A 44-item questionnaire emerged from the instrument development process. A three-point Likert scale was used for each question. Question 10 through question 21 response categories were 0 = Did not influence me, 1 = Somewhat influenced me, and 2 = Influenced me. Whereas, question 22 through question 30 response categories were -1 = Negative, 0 = No effect, and +1 = Positive effect.

**Reliability**

The instrument was tested for stability by test-retest reliability to determine if the same results were obtained from the same subjects over a period of time. Sixteen HOMESTEAD residents were asked to complete the questionnaire. The pilot population of sixteen was a sample of the census population. The questionnaire and a letter of explanation were sent using the same process determined for the actual study and all 16
were returned. Two weeks later a second mailing was sent to the same test-retest group using previous mailing process. The responses of each resident were compared item by item from the first test to the retest. Agreement was ruled to exist if a respondent marked either a 2 (influenced) or a 1 (somewhat influenced) on the first set of questions.

Likewise, on the second set of questions, matches were considered consistent if responses were -1 (negative) or 0 (no effect). When responses agreed, a match was indicated by a score of one. However, if a subject responded differently on the retest, no match was ruled; therefore, a score of zero was assigned for that response item. All the matches for an item were summated and a proportion of the possible matches calculated to give a reliability coefficient for each individual item. The items within each of the two groups of questions were then added and their coefficients averaged to yield a reliability coefficient for the two groups. These coefficients are shared in Table 3.2.

<table>
<thead>
<tr>
<th>Question</th>
<th>Reliability Coefficients</th>
<th>Question</th>
<th>Reliability Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td>10.</td>
<td>.82</td>
<td>22.</td>
<td>.94</td>
</tr>
<tr>
<td>11.</td>
<td>.71</td>
<td>23.</td>
<td>.94</td>
</tr>
<tr>
<td>12.</td>
<td>.77</td>
<td>24.</td>
<td>.94</td>
</tr>
<tr>
<td>13.</td>
<td>.77</td>
<td>25.</td>
<td>.94</td>
</tr>
<tr>
<td>14.</td>
<td>.77</td>
<td>26.</td>
<td>1.0</td>
</tr>
<tr>
<td>15.</td>
<td>.65</td>
<td>27.</td>
<td>1.0</td>
</tr>
<tr>
<td>16.</td>
<td>.71</td>
<td>28.</td>
<td>1.0</td>
</tr>
<tr>
<td>17.</td>
<td>.88</td>
<td>29.</td>
<td>1.0</td>
</tr>
<tr>
<td>18.</td>
<td>.82</td>
<td>30.</td>
<td>1.0</td>
</tr>
<tr>
<td>19.</td>
<td>.88</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20.</td>
<td>.88</td>
<td></td>
<td></td>
</tr>
<tr>
<td>21.</td>
<td>.77</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Summated Value:</td>
<td>.79</td>
<td>Summated Value:</td>
<td>.97</td>
</tr>
</tbody>
</table>

Table 3.2: Test-retest reliability coefficients for questionnaire

55
Permission to administer questionnaire was granted by The Ohio State University Human Subjects Review (Appendix I), Ohio State University Extension and HOMESTEAD Corporation.

Mail Survey

A mailed questionnaire (Appendix G) was used to gather the data and was mailed to 153 rural Minnesota and Iowa HOMESTEAD residents. A census population was used and a mailing list was secured from the HOMESTEAD Corporation. HOMESTEAD housing was the only type of rural cooperative housing for older adults in the United States. The questionnaire was age sensitive using large font, light colored paper, simple response options and short in length. A booklet style questionnaire (8 1/2 X 11) was designed to accommodate the dexterity of older adults. All individuals living in HOMESTEAD cooperative housing were sent a questionnaire with a cover letter explaining the study and request (Appendix J). Four mailing waves were used to insure the highest possible return rate of participant response, 93%. A questionnaire, cover letter, stamped, self-addressed envelope, and gift incentive were sent to nonrespondents in each wave cycle (Appendices K & L). To ensure confidentiality, a code number was assigned to each questionnaire which corresponded to the number designated to each subject.
Data Analysis

By February 15, 1997, 151 individuals of the 163 potential respondents had returned the HOMESTEAD mail questionnaire; with response rate of 93%. Due to the high response rate in the first and second mailings (89%), it was decided not to compare early responses (first and second wave) to late respondents (third and fourth wave). The 151 HOMESTEAD residents were from the seven existing HOMESTEAD Housing centers in Minnesota and Iowa. Four of the returned questionnaires was returned by a spouse or relative indicating the recipient had moved to a assisted-living facility, ill, or was deceased; each of these four questionnaires did share verbal comments and some demographic characteristics about the each of the intended respondents. The unanswered questions were coded as missing data.

Responses to the survey items were entered into the SPSS-PC+ for Windows database. For ease in data entry, responses to questions 10 through 21 were coded 0 - "influenced me", 1 - "somewhat influenced me", and 2 - "did not influence me". During data analysis the coding was changed to 0 - "did not influence me", 1 - "somewhat influenced me", and 2 - "influenced me". Frequencies and percentages were calculated for each question. The higher the score the greater the influence of the identified variable. Questions 10 through 21 related to the variables that influenced the individual to select HOMESTEAD cooperative living. Scores on this set of questions were summated and a total value assigned to each respondent. This value was termed "cooperative value".

The data entry codes for questions 22 through 30 were 0 - "negative", 1 - "no effect", and 2 - "positive effect". The coding was changed in the data analysis process to
(−)1 "negative", 0 "no effect", and (+)1 "positive effect". Frequencies and percentages were calculated indicating the more positive the number, the greater the variable effect on the quality of life dimension. Reversely, the greater the negative number the, the more negative effect the variable has on quality of life. To obtain a "quality of life" value for each respondent, questions 22 through 30 were summated and one score assigned to represent a collection of quality of life dimensions.

In the analysis process, descriptive statistics (frequencies and percentages) were calculated for each of the categorical and nominal variables. Pearson product-moment correlations were conducted to determine the amount and direction of any relationship between the metric data (cooperative value and quality of life value). Point-biserial correlations were used to determine relationships between categorical and interval variables. In addition, each research objective was addressed in the following way:

Objective 1: Identify the reasons why older adults choose to move to cooperative housing. Eleven questions (10 - 21) addressed factors that influenced individuals to move to HOMESTEAD Cooperatives. Each question was reported in frequencies and percentages. To obtain a total "Cooperative" value, a summated group score was calculated and mean reported. Verbal comments from the open-ended questions on the mail survey and the conversations from the focus group interviews were summarized and shared.

Objective 2: Describe the effects living in rural cooperative housing has on older adults. Nine questions (22-30) assessed the quality of life factors effects on each respondent. Frequencies and percentages were computed and reported. These nine
variables were summated and a total "Quality of Life" value determined and mean shared. Verbal comments from the open-ended questions on the mail survey and the conversations from the focus group interviews were summarized and shared.

Objective 3: Describe the personal characteristics of older adults living in rural cooperative housing. Demographic information was gleaned and frequencies and percentages reported.

Objective 4: Determine the quality of life of the HOMESTEAD residents. Conjectures were made based on the descriptive statistics and the compilation of the FGI scripts. Pearson product-moment correlations were calculated to determine the amount and direction of relationships between selected variables. The convention for describing measures of association as defined by Davis (1971) was used for interpretation (Table 3.3). Only associations of .30 or higher (moderate to very strong) were deemed to be of value.

<table>
<thead>
<tr>
<th>Coefficient</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>.70 or higher</td>
<td>Very strong association</td>
</tr>
<tr>
<td>.50 to .69</td>
<td>Substantial association</td>
</tr>
<tr>
<td>.30 to .49</td>
<td>Moderate association</td>
</tr>
<tr>
<td>.10 to .29</td>
<td>Low association</td>
</tr>
<tr>
<td>.01 to .09</td>
<td>Negligible association</td>
</tr>
</tbody>
</table>

Source: Davis, Elementary Survey Analysis, 1971

Table 3.3: Davis convention for interpreting measures of associations
CHAPTER 4

FINDINGS

The findings of this study are presented for each research objective identifying the quality of life among older adults living in rural cooperative housing. The subjective and objective research results are merged to represent the true triangulation methodology of the study and to add strength to the credibility of the results.

Objective 1: Identify the reasons why older adults choose to move to cooperative housing.

Factors that influenced individuals to select cooperative housing were measured on a 12-item 3-point Likert scale. Table 4.1 shows the descriptive statistics in each factor. The responses were categorical, therefore, only frequencies, and percentages were reported.

Eighty percent of the respondents indicated that "wanting a home that they could easily maintain" influenced them to choose cooperative housing. "Staying in the community" was an influencing factor for 75% of the older adults.
<table>
<thead>
<tr>
<th>Variable</th>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children wanted the move</td>
<td>Did not influence me</td>
<td>73</td>
<td>50%</td>
</tr>
<tr>
<td></td>
<td>Somewhat influenced me</td>
<td>31</td>
<td>21%</td>
</tr>
<tr>
<td></td>
<td>Influenced me</td>
<td>42</td>
<td>28%</td>
</tr>
<tr>
<td>Difficulty getting around house</td>
<td>Did not influence me</td>
<td>85</td>
<td>60%</td>
</tr>
<tr>
<td></td>
<td>Somewhat influenced me</td>
<td>34</td>
<td>30%</td>
</tr>
<tr>
<td></td>
<td>Influenced me</td>
<td>15</td>
<td>11%</td>
</tr>
<tr>
<td>Felt isolated</td>
<td>Did not influence me</td>
<td>89</td>
<td>63%</td>
</tr>
<tr>
<td></td>
<td>Somewhat influenced me</td>
<td>34</td>
<td>24%</td>
</tr>
<tr>
<td></td>
<td>Influenced me</td>
<td>17</td>
<td>12%</td>
</tr>
<tr>
<td>Difficulty with home maintenance</td>
<td>Did not influence me</td>
<td>46</td>
<td>32%</td>
</tr>
<tr>
<td></td>
<td>Somewhat influenced me</td>
<td>51</td>
<td>36%</td>
</tr>
<tr>
<td></td>
<td>Influenced me</td>
<td>45</td>
<td>32%</td>
</tr>
<tr>
<td>Wanted help close by</td>
<td>Did not influence me</td>
<td>31</td>
<td>22%</td>
</tr>
<tr>
<td></td>
<td>Somewhat influenced me</td>
<td>55</td>
<td>39%</td>
</tr>
<tr>
<td></td>
<td>Influenced me</td>
<td>55</td>
<td>39%</td>
</tr>
<tr>
<td>Wanted to live closer to town</td>
<td>Did not influence me</td>
<td>91</td>
<td>67%</td>
</tr>
<tr>
<td></td>
<td>Somewhat influenced me</td>
<td>16</td>
<td>12%</td>
</tr>
<tr>
<td></td>
<td>Influenced me</td>
<td>29</td>
<td>21%</td>
</tr>
<tr>
<td>Better financial investment</td>
<td>Did not influence me</td>
<td>40</td>
<td>28%</td>
</tr>
<tr>
<td></td>
<td>Somewhat influenced me</td>
<td>34</td>
<td>24%</td>
</tr>
<tr>
<td></td>
<td>Influenced me</td>
<td>67</td>
<td>47%</td>
</tr>
<tr>
<td>Wanted to stay in community</td>
<td>Did not influence me</td>
<td>19</td>
<td>14%</td>
</tr>
<tr>
<td></td>
<td>Somewhat influenced me</td>
<td>17</td>
<td>12%</td>
</tr>
<tr>
<td></td>
<td>Influenced me</td>
<td>105</td>
<td>75%</td>
</tr>
<tr>
<td>Wanted a voice in home operation</td>
<td>Did not influence me</td>
<td>38</td>
<td>27%</td>
</tr>
<tr>
<td></td>
<td>Somewhat influenced me</td>
<td>37</td>
<td>27%</td>
</tr>
<tr>
<td></td>
<td>Influenced me</td>
<td>64</td>
<td>46%</td>
</tr>
<tr>
<td>Wanted handicapped accessible</td>
<td>Did not influence me</td>
<td>24</td>
<td>17%</td>
</tr>
<tr>
<td></td>
<td>Somewhat influenced me</td>
<td>48</td>
<td>34%</td>
</tr>
<tr>
<td></td>
<td>Influenced me</td>
<td>69</td>
<td>49%</td>
</tr>
<tr>
<td>Wanted an easier maintain home</td>
<td>Did not influence me</td>
<td>4</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td>Somewhat influenced me</td>
<td>25</td>
<td>17%</td>
</tr>
<tr>
<td></td>
<td>Influenced me</td>
<td>118</td>
<td>80%</td>
</tr>
<tr>
<td>Wanted to live closer to friends</td>
<td>Did not influence me</td>
<td>56</td>
<td>40%</td>
</tr>
<tr>
<td></td>
<td>Somewhat influenced me</td>
<td>40</td>
<td>28%</td>
</tr>
<tr>
<td></td>
<td>Influenced me</td>
<td>44</td>
<td>31%</td>
</tr>
</tbody>
</table>

Table 4.1: Descriptive statistics of the variables relating to the decision to move to HOMESTEAD
Additional factors indicating at least a 70% influencing or somewhat influencing response rate to choosing the cooperative housing option were "help close by", "better financial investment", "voice in home operation" and "handicapped accessible". Variables showing no influence for at least 60% of the respondents were "difficulty getting around the house", "feeling isolated at home", and "wanting to live closer to town".

From the information gleaned from the qualitative inquiry, 3 major themes emerged that focused on the cooperative housing concept and the variables that influenced older adults to make the housing decision process: quest for an easier life . . . home free maintenance . . . cooperative spirit.

The cooperative spirit theme is displayed in statements such as:

"... Homestead is more than a type of housing; we are building a community. It is a style of life!"

"... You do things cooperatively here and it cost less. We could not afford to live in a place like this individually; but, cooperatively we can. There are 16 of us paying for snow removal, lawn care, electricity, utilities, cable TV, etc. Jointly, we pay a ridiculous low rate."

"... This is my hometown, that is why I came back after 50 odd years."

Home free maintenance and a quest for an easier life were the themes expressed in these shared conversations:

"... Many of us were neighbors on the farm and now we are neighbors here."

"... Well, after my husband died, I didn't want to stay at the house alone. I moved just 11 blocks down the road to HOMESTEAD. I was widowed for 4 years and I knew I was getting older. It was too hard to maintain my home, my lawn, snow shoveling all the time. That's why I came here."
"... My friends influenced me to come to HOMESTEAD and so far I have no regrets. I am enjoying the way I live at this time of my life."

"... This stage in my life I figured this would fit my needs very well. Maybe as long as I can live alone and independently it will fit those needs better than my previous home."

This interviewer was overwhelmed with compassion as some participants shared, with tears of sadness, their frustrations and despair. Clearly, no housing alternative could equal what "it used to be like".

"... I had such a beautiful home before HOMESTEAD. It was heart-breaking to give all that up - so many memories and possessions. I am 86 years old and it is painful to think about my mortality."

"... We moved up here to Dobson 62 years ago and have been there ever since. Dobson used to be a little place: elevator, creamery, bank - now it is a farm house, an old empty school, a garage . . . but it is still Dobson. That is where I lived for 63 years on the farm on the west side of the road. I wished I still lived there."

"... Well, I was a farmer and people used to say to me 'you'll be glad to leave the farm'. Not me, I didn't. I would give anything to be out in my garden or out in the field . . . anything."

Objective 2: Describe the effects living in rural cooperative housing has had on older adults

Another topic addressed in this study was the effect living in cooperative housing has had on older adults. The effect was measured with a 9-item three-point Likert scale. The descriptive statistics for these nine items are presented in Table 4.2. Item responses were categorical, therefore, only frequencies and percentage were reported for each item.
<table>
<thead>
<tr>
<th>Variable</th>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal safety</td>
<td>Negative effect</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td></td>
<td>No effect</td>
<td>24</td>
<td>17%</td>
</tr>
<tr>
<td></td>
<td>Positive effect</td>
<td>119</td>
<td>82%</td>
</tr>
<tr>
<td>Happiness</td>
<td>Negative effect</td>
<td>3</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>No effect</td>
<td>29</td>
<td>21%</td>
</tr>
<tr>
<td></td>
<td>Positive effect</td>
<td>112</td>
<td>77%</td>
</tr>
<tr>
<td>Life satisfaction</td>
<td>Negative effect</td>
<td>3</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>No effect</td>
<td>25</td>
<td>18%</td>
</tr>
<tr>
<td></td>
<td>Positive effect</td>
<td>114</td>
<td>80%</td>
</tr>
<tr>
<td>Amount of contact with friends</td>
<td>Negative effect</td>
<td>4</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td>No effect</td>
<td>28</td>
<td>20%</td>
</tr>
<tr>
<td></td>
<td>Positive effect</td>
<td>109</td>
<td>77%</td>
</tr>
<tr>
<td>Personal privacy</td>
<td>Negative effect</td>
<td>4</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>No effect</td>
<td>44</td>
<td>31%</td>
</tr>
<tr>
<td></td>
<td>Positive effect</td>
<td>96</td>
<td>67%</td>
</tr>
<tr>
<td>Ease of maintaining home</td>
<td>Negative effect</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>No effect</td>
<td>10</td>
<td>7%</td>
</tr>
<tr>
<td></td>
<td>Positive effect</td>
<td>134</td>
<td>93%</td>
</tr>
<tr>
<td>Access to activities,</td>
<td>Negative effect</td>
<td>1</td>
<td>.5%</td>
</tr>
<tr>
<td>entertainment</td>
<td>No effect</td>
<td>33</td>
<td>23%</td>
</tr>
<tr>
<td></td>
<td>Positive effect</td>
<td>111</td>
<td>77%</td>
</tr>
<tr>
<td>Ability to live independently</td>
<td>Negative effect</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>No effect</td>
<td>23</td>
<td>16%</td>
</tr>
<tr>
<td></td>
<td>Positive effect</td>
<td>120</td>
<td>84%</td>
</tr>
<tr>
<td>Physical health</td>
<td>Negative effect</td>
<td>2</td>
<td>1%</td>
</tr>
<tr>
<td></td>
<td>No effect</td>
<td>49</td>
<td>34%</td>
</tr>
<tr>
<td></td>
<td>Positive effect</td>
<td>94</td>
<td>63%</td>
</tr>
</tbody>
</table>

Table 4.2: Descriptive statistics of variables on the effects of cooperative housing on respondents
"Ease of maintaining home" was the most often reported positive response (93%). Other variables having a positive effect on the quality of life were "independence" (84%), "personal safety" (82%), "life satisfaction" (80%), "happiness" (77%), "amount of contact with friends" (77%) and "access to activities, entertainment" (77%).

When asked, "In one word, describe your quality of life", similar expressions were shared: home . . . peaceful . . . peace, happiness, and contentment . . . satisfying . . . comfortable . . . independence . . . wonderful . . . companionship.

Social interaction and a life of contentment were two reoccurring themes in the focus group interviews. The need for social interaction was continually addressed in statements like:

"... As I grew older, I didn't want to be left alone. I wanted to be around people who were active and happy. It was how I stay positive and fun!"

"... Once your family leaves home it is too lonely to bear. I just knew I couldn't survive if I didn't replace those memories with new memories."

"... Years bring change. When I moved here I said I would never give up going to town to have coffee with the town group. But, now this is where I want to have coffee in the mornings - with my friends at HOMESTEAD."

"... Milas, our HOMESTEAD manager, makes coffee every morning. Sometimes I walk down to the community room at 9:00 for my mail and coffee and don't get back to my home until lunch."

"... I never feel alone. When my husband died I thought I could never laugh again. We were married 60 years and did everything together. My friends here at HOMESTEAD have helped me mend my broken heart. I have learned how to have a good time again."
Contentment was shared in comments like:

"... My life now is stress-free, comfortable, independent and secure."

**Objective 3: Describe the personal characteristics of older adults living in rural cooperative housing**

These demographic descriptors of the older adults are presented in Table 4.3 and Figures 3.2, 3.3, 3.4, 3.5. One hundred and two of 149 older adults (69%) were female and one hundred and thirty-nine (94%) were 65 years of age and older. Sixty-eight of the older adults living in HOMESTEAD cooperative housing were married (46%); 76 were widowed or divorced (51%); and four were never married (3%). One individual was African American (.7%).

Summaries of demographic information for education and income are listed in Table 4.4. The education variable and the income variable were calculated as categorical variables. Sixty-two of the respondents (42%) reported post high school, college degree, or beyond a B.S. in the education category. Examination of the income variable found that 36 respondents chose not to answer this inquiry. From those 115 responding to the income variable, 48 (42%) reported income of less than $19,999; 49 (43%) indicated an income between $20,00 and $39,999; and 18 (16%) showed an income of $40,000 and higher.
<table>
<thead>
<tr>
<th>Variable</th>
<th>Category</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>Male</td>
<td>47</td>
<td>31.5</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>102</td>
<td>68.5</td>
</tr>
<tr>
<td>Age</td>
<td>under 65</td>
<td>9</td>
<td>6.1</td>
</tr>
<tr>
<td></td>
<td>65-74</td>
<td>31</td>
<td>20.9</td>
</tr>
<tr>
<td></td>
<td>75-84</td>
<td>76</td>
<td>51.4</td>
</tr>
<tr>
<td></td>
<td>85+</td>
<td>32</td>
<td>21.6</td>
</tr>
<tr>
<td>Marital</td>
<td>Married</td>
<td>68</td>
<td>45.9</td>
</tr>
<tr>
<td></td>
<td>Widowed/Divorce</td>
<td>76</td>
<td>51.4</td>
</tr>
<tr>
<td></td>
<td>Never Married</td>
<td>4</td>
<td>2.7</td>
</tr>
<tr>
<td>Race/Ethnic</td>
<td>Caucasian</td>
<td>129</td>
<td>90.2</td>
</tr>
<tr>
<td></td>
<td>African American</td>
<td>1</td>
<td>.7</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td>13</td>
<td>9.1</td>
</tr>
</tbody>
</table>

Table 4.3: Descriptive statistics of census population of older adults living in rural cooperative housing

<table>
<thead>
<tr>
<th>Variable</th>
<th>Category</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>Elementary</td>
<td>32</td>
<td>21.8</td>
</tr>
<tr>
<td></td>
<td>Some High School</td>
<td>12</td>
<td>8.2</td>
</tr>
<tr>
<td></td>
<td>High School</td>
<td>41</td>
<td>27.9</td>
</tr>
<tr>
<td></td>
<td>Diploma</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Post High School</td>
<td>40</td>
<td>27.0</td>
</tr>
<tr>
<td></td>
<td>College Degree</td>
<td>15</td>
<td>10.2</td>
</tr>
<tr>
<td></td>
<td>Beyond B. S.</td>
<td>7</td>
<td>4.8</td>
</tr>
<tr>
<td>Income</td>
<td>Less than $9,999</td>
<td>12</td>
<td>10.4</td>
</tr>
<tr>
<td></td>
<td>$10,000 - $19,999</td>
<td>36</td>
<td>31.3</td>
</tr>
<tr>
<td></td>
<td>$20,000 - $29,999</td>
<td>30</td>
<td>26.1</td>
</tr>
<tr>
<td></td>
<td>$30,000 - $39,999</td>
<td>19</td>
<td>16.5</td>
</tr>
<tr>
<td></td>
<td>$40,000 - $49,999</td>
<td>7</td>
<td>6.1</td>
</tr>
<tr>
<td></td>
<td>More than $50,000</td>
<td>11</td>
<td>9.6</td>
</tr>
</tbody>
</table>

Table 4.4: Descriptive statistics on education and income level of older adult living in rural cooperative housing
Table 4.5 includes information on the homes previous to the move to HOMESTEAD. In the descriptive statistics that shared information about the respondent's previous residence, 76 individuals (51%) indicated having lived in their previous home at least 25 years. One hundred thirty-one respondents lived in a private home (89%) within 12 miles (82%) of HOMESTEAD before moving to the cooperative center. Thirty-four (23%) lived on a farm or in a rural area; 55 lived in a small town with a population under 2,500 (37%); 46 lived in a town with population between 2,500 and 9,999 (31%); 11 lived in a small city of 10,000 to 49,999 in population; and 3 respondents indicated their previous home was in a city with at least a population of 50,000.

**Objective 4: Determine the quality of life of the HOMESTEAD residents**

A "quality of life" variable was defined as the summation of items 22 to 30. These nine items could range from a negative one to positive nine. In the data analysis, this quality of life variable was treated as an interval variable and the range, mean, median, standard deviation and mode calculated. These descriptive statistics are listed in Table 4.6. The mean score for quality of life was 6.7 with a standard deviation of 2.7. The median was reported at 8.0 and a mode of 9.0. This variable is graphed on a frequency scale shown in Figure 4.1.
<table>
<thead>
<tr>
<th>Variable</th>
<th>Category</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years lived in previous home</td>
<td>1 - 10 years</td>
<td>29</td>
<td>19.9</td>
</tr>
<tr>
<td></td>
<td>11 - 25 years</td>
<td>46</td>
<td>31.5</td>
</tr>
<tr>
<td></td>
<td>26 - 40 years</td>
<td>33</td>
<td>22.6</td>
</tr>
<tr>
<td></td>
<td>41 - 50 years</td>
<td>5</td>
<td>22.6</td>
</tr>
<tr>
<td></td>
<td>56+</td>
<td>5</td>
<td>3.4</td>
</tr>
<tr>
<td>Miles away from previous home</td>
<td>Up to 1</td>
<td>48</td>
<td>34.0</td>
</tr>
<tr>
<td></td>
<td>2 - 5</td>
<td>47</td>
<td>33.3</td>
</tr>
<tr>
<td></td>
<td>6 - 12</td>
<td>21</td>
<td>14.9</td>
</tr>
<tr>
<td></td>
<td>13 - 40</td>
<td>13</td>
<td>9.3</td>
</tr>
<tr>
<td></td>
<td>41+</td>
<td>12</td>
<td>8.5</td>
</tr>
<tr>
<td>Previous home location</td>
<td>rural, farming</td>
<td>34</td>
<td>22.8</td>
</tr>
<tr>
<td></td>
<td>small town</td>
<td>55</td>
<td>36.9</td>
</tr>
<tr>
<td></td>
<td>town</td>
<td>46</td>
<td>30.9</td>
</tr>
<tr>
<td></td>
<td>small city</td>
<td>11</td>
<td>7.4</td>
</tr>
<tr>
<td></td>
<td>city</td>
<td>1</td>
<td>0.7</td>
</tr>
<tr>
<td></td>
<td>large city</td>
<td>2</td>
<td>1.3</td>
</tr>
<tr>
<td>Previous home location</td>
<td>private home</td>
<td>131</td>
<td>89.1</td>
</tr>
<tr>
<td></td>
<td>child’s home</td>
<td>1</td>
<td>0.7</td>
</tr>
<tr>
<td></td>
<td>apt. complex</td>
<td>7</td>
<td>4.8</td>
</tr>
<tr>
<td></td>
<td>other</td>
<td>8</td>
<td>5.4</td>
</tr>
</tbody>
</table>

Table 4.5: Descriptive statistics of previous home among older adults living in rural cooperative housing

<table>
<thead>
<tr>
<th>Variable</th>
<th>Range</th>
<th>Mean</th>
<th>Median</th>
<th>SD</th>
<th>Mode</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cooperative Dimension</td>
<td>1 to 24</td>
<td>11.9</td>
<td>11.0</td>
<td>5.0</td>
<td>11.0</td>
</tr>
<tr>
<td>Quality of Life Dimension</td>
<td>-1 to 9</td>
<td>6.7</td>
<td>7.6</td>
<td>2.7</td>
<td>9.0</td>
</tr>
</tbody>
</table>

Table 4.6: Descriptive statistics for the "quality of life" and "cooperative" dimensions

A total "cooperative" value was assigned to each respondent by summing the 12 cooperative living variables. In the data analysis the "cooperative" variable was
Figure 4.1: Distribution of Quality of Life Values

Quality of Life
Mean: 6.7  Median: 7.6  Mode: 9.0  Std. Dev. 2.7

Quality of Life is the Summation of V22 - V30

Effects HOMESTEAD has on ...

V 22  -  Personal safety
V 23  -  Happiness
V 24  -  Life satisfaction
V 25  -  Contact with friends
V 26  -  Privacy
V 27  -  Ease of maintaining home
V 28  -  Access of activities, entertainment
V 29  -  Independence
V 30  -  Physical health
treated as an interval variable and the range, mean, median, mode and standard deviation were calculated. These descriptive statistics are shared in Table 4.6. The cooperative dimension reported a mean score of 11.9 with a standard deviation of 5.0. The scores ranged from 1 to 24 indicating a median of 11.9 and a mode of 11.0. The dimension is graphed on a distribution scale shown in Figure 4.2.

Pearson product-moment correlations were calculated among the cooperative value, quality of life value, and selected demographic variables. These results are presented in Table 4.7. There were no significant relationships found between location, years, age, and education. There was, however, a moderate association (Davis, 1971) between quality of life/cooperative (.439); miles/years, .323; marital/gender, .323; and income/education, .327. It was predictable that females were more likely to be married and the higher the income; the higher the education. However, it was interesting to note that the number of years lived at previous home positively correlated with the number of miles the previous home was from HOMESTEAD. Many studies suggest that gender differences influence the housing decision process. These findings showed no significant differences. Figures 4.3 and 4.4 show little gender variation when compared with the "cooperative" and "quality of life" variables.

When asked, "Do you like HOMESTEAD housing better than your previous housing", 87% responded - Yes. One hundred and forty (94%) indicated they would recommend HOMESTEAD to others and 142 (98%) concluded that if they had to make the choice again, yes they would move to HOMESTEAD (Table 4.8).
Figure 4.2: Distribution of Cooperative Values

Cooperative Value
Mean: 11.9  Median: 11.0  Mode: 11.0  Std. Dev. 5.0

Cooperative Value is the Summation of V10 - V21

Influences effecting decision to move to Homestead...

- V10 - Children wanted the move
- V11 - Difficulty getting around house
- V12 - Felt isolated
- V13 - Difficulty with home maintenance
- V14 - Help close by
- V15 - Closer to town
- V16 - Better financial investment
- V17 - Stay in community
- V18 - Voice in home operation
- V19 - Handicapped accessible
- V20 - Easier maintained home
- V21 - Closer to friends
<table>
<thead>
<tr>
<th></th>
<th>COOP</th>
<th>QUALIFE</th>
<th>LOC3</th>
<th>YRS-PREV</th>
<th>GENDER</th>
<th>MARITAL</th>
<th>AGE</th>
<th>EDUC</th>
<th>INCOME</th>
<th>MILES</th>
</tr>
</thead>
<tbody>
<tr>
<td>COOP</td>
<td>1.0000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>QUALIFE</td>
<td>.4441</td>
<td>1.0000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>LOC3</td>
<td>.0473</td>
<td>.0234</td>
<td>1.0000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>YRS-PREV</td>
<td>.0870</td>
<td>.0982</td>
<td>-.2396</td>
<td>1.0000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GENDER</td>
<td>-.0079</td>
<td>.0867</td>
<td>-.0832</td>
<td>.1842</td>
<td>1.0000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MARITAL</td>
<td>-.0365</td>
<td>.0362</td>
<td>.0221</td>
<td>.0578</td>
<td>.3230</td>
<td>1.0000</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AGE</td>
<td>-.0223</td>
<td>.0670</td>
<td>-.1109</td>
<td>.0269</td>
<td>.0583</td>
<td>.0621</td>
<td>1.0000</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>EDUC</td>
<td>.0185</td>
<td>.0696</td>
<td>.0072</td>
<td>.0181</td>
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Table 4.7: Correlation coefficients for the variables cooperative, life quality, location, years, gender, marital status, age, education, income, and miles

1) Cooperative Value (summation of V10 - V21)
2) Quality of Life (summation of V22 - V30)
3) Previous Home Location (1 - Rural to 6 - Large City)
4) Years Lived at Previous Home
5) Gender (1 - Male; 2 - Female)
6) Marital Status (1 - Married; 4 - Divorced)
7) Age
8) Education (1 - Elementary - 6 - Beyond BS)
9) Income (1<10,000 to 6>50,000)
10) Miles Previous Home was from HOMESTEAD (1 - one mile; 5 - 41 miles & greater)
Figure 4.3: Quality of Life/Gender Comparison

Quality of Life is the Summation of V22 - V30

Effects HOMESTEAD has on ...

V 22 - Personal safety
V 23 - Happiness
V 24 - Life satisfaction
V 25 - Contact with friends
V 26 - Privacy
V 27 - Ease of maintaining home
V 28 - Access of activities, entertainment
V 29 - Independence
V 30 - Physical health
Figure 4.4: Cooperative/Gender Comparison

Cooperative/Gender

Cooperative Value is the Summation of V10 - V21
Influences effecting decision to move to HOMESTEAD...

V10  -  Children wanted the move
V11  -  Difficulty getting around house
V12  -  Felt isolated
V13  -  Difficulty with home maintenance
V14  -  Help close by
V15  -  Closer to town
V16  -  Better financial investment
V17  -  Stay in community
V18  -  Voice in home operation
V19  -  Handicapped accessible
V20  -  Easier maintained home
V21  -  Closer to friends

75
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Table 4.8: Descriptive statistics of HOMESTEAD living

Focus group interviews, also, reflected this same satisfaction as older adults repeatedly shared their satisfaction about their lives and the housing choice they had made during this stage of older years:

"... People in town, I think they are a little jealous. They think it is so darn expensive here; they even call it Millionaire's Hill. I tell them, we do live like millionaires, but it doesn't cost hardly anything."

"... It's comforting to know that my home maintenance is taken care of. I own my home and I don't have to work so hard at taking care of it."

"... I was the most unhappy man living away from the people I grew up with and now I have it all. It is funny how life turns out, isn't it?"
"... I have had lots of variety in my life and have enjoyed it all, but the best and most comfortable life is here. Times change and we change."

"... It seems strange but we have just become family - a real extended family."
CHAPTER 5

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Is it possible today to have the kind of community where older adults can stay in their rural communities, know and help each other as an extended family, experience a feeling of security, come together for social activities, and share a common interest in maintaining their living space?

Summary

Older adults in rural communities want to stay in their home communities where their children were raised, land was tilled, lifetime friends remain, and sense of "home" exists. However, housing in rural America remains a concern. Many older adults express a desire to live in their own homes but services are not always available and many homes are not safe or functional for older adults in aging years. Housing for older adults in rural communities remains a dilemma and influences the quality of life of these same older adults. Rural cooperative housing is a housing alternative for older adults and this study provides a foundation and a framework for communities examining this option.

The older adult population has tripled since 1900 and the most rapid increase is predicted to occur between the years 2010 and 2030 when the "baby boomers" reach 65. This suggests that the American population is getting older and the number increasing at a
rapid pace. The demand for more and better housing options has surfaced as a major older adult issue. Alarmingly, there is little evidence that adequate senior housing options have increased appropriately.

Improving the living environments of older adults is underway in some states. However, several gaps in the knowledge and research on the living environments of older adults remain untouched. Stevens-Long and Commons (1992) indicated that at the time of the writing of their book, Adult Life, no correlational research existed on satisfaction of elderly living in conventional, condominium, cooperative, or mobile housing. Studies of housing projects and developed communities suggest that life satisfaction and social behavior are positively correlated to one's environment. Research incorporating housing and a physical health variable have shown contrasting results - positive effects and no evidence of improvement (Dorfman, Heckert, Hill & Kohout, 1988; Hong & Duff, 1994; O'Brien, Hassinger & Dershem, 1994). Satisfaction with home is distinct from, but related to attachment to place - the way in which lives and environmental features are subjectively intertwined (Stevens-Long and Commons, 1992). Research is beginning to identify the variables that relate to home and quality of life.

Purpose and Objectives of the Study

The problem of providing viable, functional housing options contributing to quality living for the older rural adults continues to be an intractable and crucial question. It invites much attention and requires serious consideration for older adults in their aging years, the communities involved in providing living communities for their older adult
population, and the political arena committed to the policy making of older adult housing issues. The purpose of this study was to describe the quality of life of older adults living in rural cooperative housing. The following objectives were identified to lend direction and strength to several interests currently being explored:

1. Identify the reasons why older adults choose to move to cooperative housing.
2. Describe the effects living in rural cooperative housing has on older adults.
3. Describe the personal characteristics of older adults living in rural cooperative housing.
4. Determine the quality of life of the HOMESTEAD residents.

The argument in support of the research--the quality of life of older adults living in rural cooperative housing--offers many implications in older adult research. Identifying the variables that correlate to quality of life helps gerontologists predict the future social and life temperament of the older adult population. Will cooperative living facilitate satisfying retirement years for older adults? When the rural dimension is introduced, will the issue of where to house rural older adults come into play? These questions will be concerns older adults, gerontologists, community developers, and policy makers will need to explore in integrating rural older adults into local communities, increasing the quality of life, maintaining social structures, encouraging independence, and preserving "rurality".
Procedures and Methods

This study used a descriptive qualitative and quantitative research design that examined the quality of life of older adults living in rural cooperative housing. It examined relationships and identified the qualities that existed among a set of variables within a population of older adults. Seven rural older adult cooperative housing units exist in the United States and each belonged to the same cooperative organization - HOMESTEAD Housing Centers. A list of HOMESTEAD residents was secured from the HOMESTEAD Housing Center, Inver Grove Heights, Minnesota. The mailing list was comprised of 163 individuals comprising a homogeneous, census population of older adults living in rural older adult cooperative housing. All older adults with a HOMESTEAD residence were included in the study. A 93% response rate (N=151) was obtained after four mailing waves.

Focus group interviews were conducted with residents at HOMESTEAD, St. James and HOMESTEAD, Springfield. All residents at these two sites were invited to participate in focus group interviews. 38 accepted the invitation. Focus group interviews were initiated prior to the sending of the mail questionnaire.

A mail questionnaire was designed and tested for reliability and validity. The instrument was tested for stability by test-retest reliability to determine if the same results were obtained from the same subjects over a period of time. Content validity was assessed by a panel of experts and final instrument reflect revisions.

Three themes were addressed in the questionnaire: housing, quality of life, and personal characteristics. Questions 1-6 requested information about previous housing.
Question 7-9 related to whether respondents liked or disliked rural cooperative housing and if they would recommend cooperative housing to other older adults. Questions 10-21 addressed factors that influenced the decision to move to HOMESTEAD housing and these eleven questions were summated to acquire a "Cooperative Value" which was utilized in the data analysis. A "Quality of Life" value was obtained by summing questions 22-30 which surveyed quality of life issues. Questions 31, 32, and 44 were open-ended questions inviting the respondent to express what they liked most, least, or general comments about HOMESTEAD living and their quality of life.

Conjectures for the study were made based on the descriptive statistics and the compilation of the focus group interview scripts. Pearson product-moment correlations were calculated to determine the amount and direction of relationships between selected variables.

**Major Conclusions**

Data analysis was summarized by research objective and the major conclusions are reported in the same format as in Chapter 4.

**Objective 1: Identify the reasons why older adults choose to live in cooperative housing.** It was evident that the older adults were not attracted to these cooperative communities because they were concerned about their frailty or because they were greatly dissatisfied with their previous homes. In fact, many of these HOMESTEAD residents did
not have intolerable housing problems. But a complaint consistently shared throughout the interviews and on the mail questionnaires was the oversized home that was too expensive, time consuming or exhausting to maintain. For once in their lifetime these older adults were free to choose a late-in-life home meeting their personal, social, and psychological needs.

The variable that surfaced as the main influencing factor in selecting cooperative housing was "easier maintained home". This result paralleled the findings in a study by Lawton and Hoover (1981) on community housing choices for older Americans. In addition, but not to the degree, variables "staying in the community"; "help close by"; "handicapped accessible"; "better financial investment"; and, "voice in the operation" all had a major influence in the housing selection process. Other studies addressing housing decisions for the aging population in rural America provided similar results (Rowles, 1983; Coward & Lee, 1985; Stevens-Long & Commons, 1992; Bull, 1993).

Re-occurring themes in the focus group interviews were "quest for an easier life", "home-free maintenance", and "cooperative spirit". Statements that reflected these themes were:

"... It's comforting to know that my home maintenance is taken care of. I own my home and I don't have to work so hard at taking care of it."

"... You do things cooperatively here and it cost less. We could not afford to live in a place like this individually; but, cooperatively we can. There are 16 of us paying for snow removal, lawn care, electricity, utilities, cable TV, etc. Jointly, we pay a ridiculous low rate."
The attraction to these smaller size, easier-to-maintain, cost efficient homes allowed the older adults to remain active and independent in their home community. The disengagement and activity aging theories lend support to this conjecture on housing selection for older adults. The disengagement theory proclaimed older adults were happiest and most successful when they acknowledged their declining capabilities and began to prepare for their last stage of life. Whereas, the activity theory assumption was to remain an active, independent player in the latter years of life.

Overwhelming agreement occurred among the HOMESTEAD residents when a fellow resident exclaimed, “HOMESTEAD is more than a type of housing; we are building a community. It is a style of life!” The key to fostering a sense of community is to provide places where neighboring can occur naturally (Kane & Monk, 1991). Neighboring at HOMESTEAD occurred where people were attracted on a regular basis such as mailboxes, community room, hallway and entrance to the facility.

**Objective 2: Describe the effects living in rural cooperative housing has on older adults.** The quality of life was assessed for the older adults living at HOMESTEAD. Several variables showed an effect on the life quality of the cooperative residents: safety, happiness, life satisfaction, friend contact, ease in maintaining home, activities, and independence. The focus group interviews revealed similar responses:

"... I have lived in this community for many, many years. I feel comfortable here. It is where my friends are. Your children can move several times and be so far away, but my friends, they remain here with me."

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"... We are a sociable group here and many of us have so much in common."

"... My neighbors are my extended family; they take care of me and look after me."

"... I am completely satisfied with my life. It's the best living we've ever had. Ever had, and I thought we were comfortable before we lived in here but it's nothing compared to this. No, people say, it's tough to get old; but, at no time in our life have we ever had it any better."

Studies based on existing theories and findings in gerontology support these findings (Havighurst, Neugarten, & Tobin, 1968; Palmore, 1976; Duff & Hong, 1982, 1993). These theories contended that variables such as community context, quantity and/or quality of social interactions are vital to the life satisfaction of older adults.

Older adults in age-segregated settings literally create their own world surrounded by others who value their worth and are more sensitive to the growing old process (Roscow, 1967). The HOMESTEAD communities attended to each other's needs and wants. Health problems came to the attention of neighbors with conversation such as “Grace was feeling tired yesterday; we will need to stop by this afternoon to see if she is okay.”

An age-homogenous housing option, similar to HOMESTEAD, allows older adults the opportunities for friendships with persons having similar life concerns and backgrounds. However, caution must be made not to assume all individuals 65 years and older are similar. Certainly a 65 year resident will have differences in life style when compared with his 85 year old neighbor.
Objective 3: Describe the personal characteristics of older adults living in rural cooperative housing. The profile demographics of the residents of HOMESTEAD are 69% female, 46% married, 43% with a salary between $20,000 - $39,999 and an education level of high school or higher (62%). Forty-eight percent lived in their previous home at least 26 years within 12 miles of HOMESTEAD (83%). This latter characteristic reinforced the theoretical models on community attachment. The linear-development model (Kasarda & Janowitz, 1974) theorized population size and population density are key variables in community attachment. The systemic model (Park & Burgess, 1921; Janowitz, 1967) emphasized the length of residence, position in the social structure, and stage in life were influencing factors in the community attachment theory.

Objective 4: Determine the quality of life of the HOMESTEAD residents. The quality of life dimension among the HOMESTEAD residents boasted high scores. The mean score was 6.7 with a standard deviation of 2.7. Sixty-eight percent scored a quality of life value between 4.0 and 9.4.

The cooperative dimension, likewise, scored high among the subjects of the study. This dimension measured the variables influencing the decision to select cooperative housing. The mean score of 11.9 and standard deviation of 5.0 indicates that 68% of the respondents scored a cooperative value between 6.9 and 16.9.

The focus group interviews showed strong relationships between the cooperative living component and the quality of life component with such statements like:
"... I think the main reason we moved here was because we knew sooner or later we were going to lose our spouse. This is an ideal place to continue to live a pretty normal life."

"... My story is about like Vivian's. I was out on the farm, you know and just couldn't handle getting to town in the wintertime so then I talked to the real estate agent here and he said HOMESTEAD was going to be built, I signed up for it right away."

"... We are all growing old together here at HOMESTEAD and liking it - I thought I would never say that!"

The studies on age-segregated housing lend support to these findings. Factors such as independence, friendships, services, and safety often surfaced as high indicators of life satisfaction among the older adult residents in age-segregated housing (Sherman, 1972; Lawton & Cohen, 1974; Carp, 1975; Malozemoff, Anderson & Rosenbaum, 1977; U.S. Department of Housing and Urban Development, 1979; Chellis, Seagle & Seagle, 1982; Golant, 1985; Hinrichsen, 1985). Golant (1982) suggested that retirement communities offered their occupants a relatively unchanging, ordered, and predictable setting and life-style. Therefore, the sense of certainty HOMESTEAD offers may be valued highly, especially in a society perceived as rapidly changing and sometimes intolerant of its older adult population.

Future Research Prospects and Potential Implications for Extension Education

- Rural cooperative housing for older adults is a relatively new concept and has stimulated little research. Future research, therefore, needs to address the implication rural cooperative housing has on older adults over time.
There has been research confirming the positive effect of age-segregated housing on quality of life. The type of research now needed should address changes in life quality over a longer period of time. Longitudinal studies will provide this data base.

Yet another researchable issue is the effect of varying degrees of homogeneity among residents at housing sites. Homogeneity may relate to demographics, independence, or health and poses the question--does this diversity among older adults complicate the quality of life issue?

A longitudinal study may be beneficial to examine the maintenance of social relationships in age-segregated housing and if there is any impact on the quality of life among these social systems.

If, in fact, more age-segregated housing becomes available for the aging population, what will be the implications on future housing patterns? Demographers show a plateau and then a decline in older adult population once the baby boomers progress through the aging process.

There is a need for more comparison research focusing on the life quality variables of older adults living in cooperative housing versus more traditional housing options.

Does the "rurality" issue play a vital part in housing older adults in rural America? Further research needs to focus on the community attachment component and how it relates to rural older adults.
• If older adults seek living options away from their rural communities, what implications will this have on maintaining the older leadership structures and the stability of the rural America. Research can focus on the benefits of aging in place and how it relates to the community development issues, intergenerational issues, and agricultural issues.

• A thorough examination of research tools must be made to insure age-sensitivity and the absence of ageism. Future research could confront these two major concerns and the relationship they have on reliable and valid research. Are there separate ageism and age sensitive constraints with rural versus urban populations?

• Further research needs to be directed to the rural older adult populations. If in fact, rural older adults do have stronger life satisfaction when allowed to "age in place", what implications does this have for care givers, community developers and older adults.

• Research should be conducted examining the family and social eco-system relationships on the rural cooperative housing issue. Are relationships strengthened when older adults voluntarily select age-segregated housing?

Recommendations

Future housing for rural older adults should take into consideration the needs of the current generation of the "young-old", "middle-old" and "old-old" adult population. Housing policy and programs for older adults have tended to get less attention than income security and health care. There are a number of reasons to explain this phenomenon. From one perspective, an adequate income should make it possible for an
individual to select suitable housing or maintain existing housing. From another perspective, many older adults may and do live with relatives, so that housing is not an urgent need to be met. The trend is to improve the quality of life among older adults by addressing their housing needs through existing communities and neighborhoods rather than through the experimentation of new housing concepts (Newcomer, Lawton & Byerts, 1986).

Quality of life for rural older adults does present some implications. Is it possible to measure a construct so complex? This researcher thinks yes if we continue to respect its complexity. Although financial well-being, independence, and good health have repeatedly shown direct correlations with one's quality of life, other factors such as adequate housing, social networks and community services also surface as important (Nelson, 1980; Rubenstein, 1989; Pastalan, 1990).

Although gerontologists, community developers, and older adults sometimes disagree among themselves as to the model living arrangement for the aging population, they all tend to agree that certain characteristics for older adult housing are necessary for the improved quality of living in their home communities: access to community, medical, and recreational services; safe and secure environment; privacy; and social interaction. A five mile proximity of community services deemed most important by older adults choosing housing alternatives were a church, shopping area, restaurant, and common area for socializing (Nolan & Nolan, 1996).

Will cooperative housing for the older adult be the wave of the future in rural America? Probably not. But to many in rural Minnesota and rural Iowa it is the quality of
living they had hoped for in their aging years. Reasons to move into housing for the older adult or retirement community often center around concern with one's ability to continue to cope with the demands of regular housing or, at the least, a disinterest in spending one's time in such pursuits (Lawton & Hoover, 1981). The decision to move is focused on trading off a certain amount of freedom plus a considerable amount of drain on one's energy and time for a place that can care for the person at varied levels depending on the individual's ability, wants and desires; but yet still maintain control of one's environment. In other words, the cooperative housing concept attracts individuals or couples because what it offers to rural communities is not generally available elsewhere. Safety, security, social interaction, independence, and freedom from maintenance chores are predominant benefits gained from cooperative housing.

The older adults living in rural cooperatives expressed a feeling of being pushed away from their previous housing due to the feeling of danger, worry about being unnoticed if in trouble, social isolation, pressing housing issues, and environmental demands. In any case, the choice is being made to go to a housing situation that is more nurturing, where both the resident and the housing corporation merge together in the care process of each partner. HOMESTEAD residents reported a better quality of life (66%) when compared to their previous home; 94% would recommend HOMESTEAD housing option; and 98% would move to HOMESTEAD if making the decision again.

On the flip side, many older persons do not want to be identified as among the old; nor do they want to be continually surrounded only by persons of their own age. They associate old age with a loss of social status, low prestige, low self-esteem, and
incompetence (Roscow, 1967). The following statements suggested this view from some segments of the local communities surrounding HOMESTEAD:

"... people think HOMESTEAD is some sort of nursing home."

"... some people say, those people at HOMESTEAD have too many cliques and no outside interests."

A question that needs to be addressed but answers are yet to be determined: how long will the cooperative concept be the appropriate choice for its residents? The concept is relatively new and in only the third year of operation at HOMESTEAD. This study revealed that 70% of the HOMESTEAD residents lived previously in a small town or farming community within 12 miles of HOMESTEAD (82%) for at least a period of 26 - 40 years (45%). Findings support the two theoretical models of community attachment: the linear-development model and the systemic model. The linear-development model (Kasarda and Janowitz 1974) indicated population size and population density as key variables in determining community attachment. Whereas, the systemic model (Park & Burgess 1921; Janowitz, 1967) emphasized length of residence, position in the social structure, and stage in the life cycle as important variables in community attachment. A considerable number of studies on older adult satisfaction have focused on the comparison between quality of life and community attachment to city, suburban, or rural areas. More recent studies have documented that community attachment does influence later life decisions and the well-being variables among older persons (Klein, 1993; Hong & Duff, 1994; O'Brien, Hassinger, & Dershem, 1994).
Once one moves into a cooperative housing situation, he or she may not remain independent or in good health. An issue in an age-specialized facility is that the general, average level of health and personal competence declines over time. Therefore, does this housing option for the older adult allow one then to age in place? The answer to these concerns are, not surprisingly, "yes and no". For many older adults, their personal competence levels never decline below a point that remains in a match with those living in the same location (Stevens-Long & Commons, 1992). However, there may become a point in time when an individual can not remain "in place" depending on the characteristics of the place. At HOMESTEADS, an assisted-living care is not available. Sooner or later, it may be necessary to relocate to an environment with another level of service.

The main objective in the research study is that, yes, there is a positive quality of life among the older adults living in rural cooperative housing. This housing option does satisfy some very important physical, social, and psychological needs for this segment of the older adult population (Figure 3-1).

Whatever forms older adult housing projects take, they share many similar characteristics:

1. Older adult housing must continue to seek to provide the aging society with a secure, supportive living environment.

2. The commitment to increase the quality of life among the older adult population should take precedence in seeking answers to housing.

3. Location of housing options remain a major determinant in the housing decision process of many older adults especially in rural communities.
4. A central focus on independent living for the healthy older adult must be maintained, so that services that are provided support rather than undermine that independence.

5. Social interactions continually surface as a major determinant to quality of life among older adults.

Summary

In summary, further research needs to be directed to the rural older adult populations. The argument in support of the research - are there correlations between the factors that influence rural older adults to select rural cooperative living and quality of life variables - offers many implications in older adult research. Identifying the variables that correlate to quality of life helps gerontologists predict the future social and life temperament of the older adult population. Will cooperative living facilitate satisfying retirement years for older adults? When the rural dimension is introduced, will the issue of where to house rural older adults come into play? These questions will be concerns older adults, gerontologists, community developers, and policy makers will need to explore in integrating rural older adults to local communities, increasing the quality of life, maintaining social structures, encouraging independence, and preserving "rurality".

"... I was born here in Springfield and I am going to die here in Springfield!"

"... We are growing old gracefully with all our friends. What a Life!"
"... Mom absolutely loved HOMESTEAD and wished she had gone long before she did rather than staying alone on her farm. It is a wonderful housing concept. She has recently died; but, I am comforted to know her last few years of life were so enjoyable!"
APPENDIX A

“What is the Cooperative Concept?”
Rural towns cannot afford to lose their seniors to larger communities providing better housing alternatives.

What is the Cooperative Housing Concept?

In the past, people would form cooperatives to acquire better service, reduce costs, and control prices. These same principles are now being used to meet the needs for rural senior housing.

A rural housing cooperative is a non-profit corporation with the special purpose of providing housing and related services for its resident shareholders.

- Residents own stock in the cooperative.
- Operating costs are prorated.
- Interest and real estate taxes are deductible from each owner's federal/state taxes.
- The Cooperative is operated democratically.

What do Rural Housing Cooperatives Do?

Cooperative Housing programs are developed to enhance independence of the rural elderly population.

What does Rural Cooperative Housing Promote?

Ownership: The housing cooperative is owned and controlled by those who live there.

Governance: The members of the cooperative are the board members and decision makers.

Social: The independence and interdependence in a Cooperative contribute to enhancing longer life. Members decide what services are needed, such as housekeeping, meals, or medical services.

Accessibility: Homes and services are designed for independent living. The physical environment and amenities are elderly friendly and barrier-free.
Why should Seniors belong to Rural Housing Cooperatives?

**Freedom from Responsibilities:** Seniors appreciate living in a home where daily maintenance, up-keep, and repairs are done by someone else.

**Peace of Mind:** Seniors remain in their community, supported by people with concern for their well-being, and live in a home designed to meet their needs.

**Ownership:** Seniors maintain their housing equity and control housing costs through the rural housing cooperative.

Why do Rural Communities Need Rural Cooperative Housing?

**Contributions:** Seniors continue to contribute to the community.

**Housing:** Affordable, single-family homes are made available to younger purchasers.

**Investments:** Seniors’ assets and economic contributions are retained.

**Income:** The community’s tax base increases.

Rural towns cannot afford to lose their seniors to larger communities providing better housing alternatives.

APPENDIX B
Focus Group Interview Question Guide
Focus Group Interview Guide

Questions

Set 1 - Each participant answers in seat order:

1. In a word (or one sentence), describe HOMESTEAD to a friend?
2. Why did you move to HOMESTEAD?
3. What do you like about community living?
4. What do you do not like about community living?

Set 2 - Questions are open to spontaneous responding:

5. What effect has HOMESTEAD living had on your life satisfaction?
6. Is there something about HOMESTEAD you expected but not receiving?
7. Why did you leave your previous home?
8. After living at HOMESTEAD, would you consider any other type of living situation?
9. Did the rural location of HOMESTEAD influence your decision to select this housing option?
10. In one word (or one sentence), describe your quality of life?
APPENDIX C
Focus Group Interview Invitations
September 16, 1996

Dear Homestead Owner,

Traditional housing may no longer be addressing the needs of Ohio's rural people. Rural Ohio towns cannot afford to lose their seniors to larger communities providing more attractive housing alternatives. Ohio rural communities may consider exploring new housing options such as cooperative housing.

I am interested in gaining information about rural cooperative housing. Therefore, I would like to invite you to offer your valuable input as we discuss housing experiences with a group of your co-owners at Homestead Cooperative. This informal get-together will be Thursday, October 3, 2:00 p.m., at your Homestead Community Room. Refreshments will be served before our discussion. At the conclusion of our 2-hour conversation you will be given a small token of my appreciation for your participation.

I have contacted Terry McKinley and Teresa Healy who have shared my request to visit your Homestead Cooperative with your local Board. I appreciate the Board's agreement and hope that you, too, will agree to participate in the discussion. All information shared will be kept confidential.

Your opinions of housing concerns are important. Your answers will help me determine the need for older adult rural cooperative housing in Ohio. Please complete the enclosed participation form and return in the stamped, pre-addressed envelope by September 30.

I look forward to visiting your beautiful state, seeing your Homestead Cooperative, and visiting with you.

Sincerely,

Jill Eversole Nolan
District Specialist

The Ohio State University, The United States Department of Agriculture, and County Commissioners Cooperating
September 16, 1997

Dear Homestead Owner,

Traditional housing may no longer be addressing the needs of Ohio’s rural people. Rural Ohio towns cannot afford to lose their seniors to larger communities providing more attractive housing alternatives. Ohio rural communities may consider exploring new housing options such as cooperative housing.

I am interested in gaining information about rural cooperative housing. Therefore, I would like to invite you to offer your valuable input as we discuss housing experiences with a group of your co-owners at Homestead Cooperative. This informal get-together will be Friday, October 4, 10:00 a.m., at your Homestead Community Room. Refreshments will be served before our discussion. At the conclusion of our 2-hour conversation you will be given a small token of my appreciation for your participation.

I have contacted Terry McKinley and Teresa Healy who have shared my request to visit your Homestead Cooperative with your local Board. I appreciate the Board’s agreement and hope that you, too, will agree to participate in the discussion. All information shared will be kept confidential.

Your opinion of housing concerns are important. Your answers will help me determine the need for older rural cooperative housing in Ohio. Please complete the enclosed participation form and return in the stamped, pre-addressed envelope by September 30.

I look forward to visiting your beautiful state, seeing your Homestead Cooperative, and visiting with you.

Sincerely,

[Signature]

Jill Eversole Nolan
District Specialist

The Ohio State University, The United States Department of Agriculture, and County Commissioners Cooperating
APPENDIX D
Focus Group Interview Reply
What:  Discussion of Rural Cooperative Housing
When:  Thursday, October 3, 2:00 p.m.
Where:  Homestead Community Room

_____ Yes, I will participate in group discussion
_____ No, I am unable to participate

______________  ______________
(name)          (phone number)

Comments:

What:  Discussion of Rural Cooperative Housing
When:  Thursday, October 3, 2:00 p.m.
Where:  Homestead Community Room

_____ Yes, I will participate in group discussion
_____ No, I am unable to participate

______________  ______________
(name)          (phone number)

Comments:
What: Discussion of Rural Cooperative Housing
When: Friday, October 4, 10:00 a.m.
Where: Homestead Community Room

Please Return by September 30

____ Yes, I will participate in group discussion

____ No, I am unable to participate

_________________________    _______________________
(name)                       (phone number)

Comments:

What: Discussion of Rural Cooperative Housing
When: Friday, October 4, 10:00 a.m.
Where: Homestead Community Room

Please return by September 30

____ Yes, I will participate in group discussion

____ No, I am unable to participate

_________________________    _______________________
(name)                       (phone number)

Comments:
APPENDIX E
Focus Group Interview Letter of Confirmation
Thank you for agreeing to participate in the discussion later this week on cooperative living at HOMESTEAD. I am looking forward to our time together and hearing about the experiences that lead you to choose HOMESTEAD and your reactions since that move.

Discussion on  
Rural Cooperative Housing  
Thursday, October 3, 2:00 p.m.  
Homestead Community Room

Please complete the enclosed questionnaire and bring it with you Thursday afternoon.

Thank you,  
Jill Nolan
Thank you for agreeing to participate in the discussion later this week on cooperative living at HOMESTEAD. I am looking forward to our time together and hearing about the experiences that lead you to choose HOMESTEAD and your reactions since that move.

Discussion on
Rural Cooperative Housing
Friday, October 4, 10:00 a.m.
Homestead Community Room

Please complete the enclosed questionnaire and bring it with you Friday morning.

Thank You,
Jill Nolan
APPENDIX F
Focus Group Interview Thank You
October 15, 1996

To: HOMESTEAD Residents

Fr: Jill Eversole Nolan

Re: Ohio State University Extension Questionnaire

Mike and I greatly enjoyed our visit to your homes at HOMESTEAD earlier this month. Thank you for being so thorough in your responses to our questions during the group discussion. We especially appreciated the tour in your homes and around the HOMESTEAD facility. Different issues brought you to choose the cooperative housing option but each of you share a common thread now --- HOME.

As we shared with you during our visit, I would be sending a second questionnaire for you to complete. This process is a method of testing the question reliability of my survey instrument. Enclosed you will find this questionnaire. Please allow me 10 more minutes of your time to complete each question and return to me by October 30 in the enclosed, self-addressed, stamped envelope.

Enjoy a cup of hot tea while you complete this last request from me. Again, thank you for your genuine hospitality and honest discussion about living at HOMESTEAD.

Do hope you are enjoying the beautiful fall colors!

Sincerely,

Jill Eversole Nolan
Ohio State University Extension
APPENDIX G
Questionnaire
Cooperative Housing
for Older Adults

HOMESTEAD Housing Questionnaire
HOMESTEAD Housing Questionnaire

The following questions apply to cooperative living at the HOMESTEAD Center. Your opinions about cooperative housing issues are important and will help others understand the concept. Thank you for your participation!

INSTRUCTIONS: (CHECK THE APPROPRIATE ANSWER/S.)

1. How long have you lived at HOMESTEAD Cooperative? (Fill in the blank.)
   _____ YEARS    _____ MONTHS

2. Where did you live before you moved to HOMESTEAD Cooperative? (Check one.)
   _____ PRIVATE HOME       _____ RETIREMENT COMMUNITY
   _____ CHILD'S HOME       _____ APARTMENT COMPLEX
   _____ OTHER (please specify): ____________________________

3. Where was your previous home located? (Check one.)
   _____ RURAL, FARMING AREA
   _____ SMALL TOWN (POPULATION UNDER 2,500)
   _____ TOWN (POPULATION BETWEEN 2,500 - 9,999)
   _____ SMALL CITY (POPULATION BETWEEN 10,000 - 49,999)
   _____ CITY (POPULATION BETWEEN 50,000 - 100,000)
   _____ LARGE CITY (POPULATION OVER 100,000)

4. About how many miles was your previous home from HOMESTEAD Cooperative? (Fill in the blank.)
   _____ MILES

5. How many years did you live in your previous home? (Fill in the blank.)
   _____ YEARS
6. Do you like HOMESTEAD Cooperative better than your previous housing? (Check one.)
   ___ NO, WORSE       ___ YES, BETTER       ___ ABOUT SAME

7. Have you recommended HOMESTEAD Cooperative to others? (Check one.)
   ___ NO           ___ YES

8. Would you move to HOMESTEAD Cooperative again if you had to do it over? (Check one.)
   ___ NO           ___ YES

9. Do you believe older adults need the cooperative living option in their community? (Check one.)
   ___ NO           ___ YES

Please rate how much the following items influenced your decision to move to HOMESTEAD Cooperative:  (Check one for each.)

10. My children wanted me to move. (Check one.)
    ___ Influenced me       ___ Somewhat influenced me       ___ Did not influence me

11. I had difficulty getting around my house.
    ___ Influenced me       ___ Somewhat influenced me       ___ Did not influence me

12. I felt isolated in my home.
    ___ Influenced me       ___ Somewhat influenced me       ___ Did not influence me

13. I had difficulty with the maintenance/uptkeep of my home.
    ___ Influenced me       ___ Somewhat influenced me       ___ Did not influence me

Please turn page **
14. I wanted to have assistance close in case I needed it.
   _____ Influenced me   _____ Somewhat influenced me   _____ Did not influence me

15. I wanted to live closer to town.
   _____ Influenced me   _____ Somewhat influenced me   _____ Did not influence me

16. HOMESTEAD Cooperative was a better financial investment when compared with other retirement housing options.
   _____ Influenced me   _____ Somewhat influenced me   _____ Did not influence me

17. I wanted to stay in my home community.
   _____ Influenced me   _____ Somewhat influenced me   _____ Did not influence me

18. I wanted a home where I had a voice in its operation.
   _____ Influenced me   _____ Somewhat influenced me   _____ Did not influence me

19. I wanted a home handicapped-accessible.
   _____ Influenced me   _____ Somewhat influenced me   _____ Did not influence me

20. I wanted a home that I could easily maintain.
   _____ Influenced me   _____ Somewhat influenced me   _____ Did not influence me

21. I wanted to live closer to my friends.
   _____ Influenced me   _____ Somewhat influenced me   _____ Did not influence me

What effect has living in HOMESTEAD Cooperative had on your . . .
(Check one for each.)

22. . . . personal safety
   _____ negative   _____ no effect   _____ positive effect

23. . . . happiness
   _____ negative   _____ no effect   _____ positive effect

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24. ... life satisfaction
    _____ negative   _____ no effect   _____ positive effect

25. ... amount of contact with friends
    _____ negative   _____ no effect   _____ positive effect

26. ... personal privacy
    _____ negative   _____ no effect   _____ positive effect

27. ... ease of maintaining your home
    _____ negative   _____ no effect   _____ positive effect

28. ... access to leisure activities, entertainment
    _____ negative   _____ no effect   _____ positive effect

29. ... ability to live independently
    _____ negative   _____ no effect   _____ positive effect

30. ... physical health
    _____ negative   _____ no effect   _____ positive effect

31. What do you like the most about HOMESTEAD Cooperative? (Fill in the blank.)
    ____________________________________________________________
    ____________________________________________________________

32. What do you dislike the most about HOMESTEAD Cooperative? (Fill in the blank.)
    ____________________________________________________________
    ____________________________________________________________

Please turn page
Please tell us about yourself:

33. What is your gender? (Check one.)
   _____ MALE        _____ FEMALE

34. What is your marital status? (Check one.)
   _____ MARRIED     _____ WIDOWED
   _____ NEVER MARRIED _____ DIVORCED/SEPARATED

35. In what year were you born? (Fill in the blank.)
   _____ YEAR OF BIRTH

36. What is your highest level of education? (Check one.)
   _____ ELEMENTARY SCHOOL
   _____ SOME HIGH SCHOOL
   _____ HIGH SCHOOL DIPLOMA OR EQUIVALENT
   _____ SOME POST HIGH SCHOOL
   _____ 4-YEAR COLLEGE DEGREE (B.S.)
   _____ BEYOND B.S. DEGREE

37. Are you retired? (Check one.)
   _____ NO          _____ YES

37a. If you are not retired, what is your employment status? (Check one.)
   _____ SELF-EMPLOYED        _____ UNEMPLOYED
   _____ SALARIED             _____ HOURLY WAGE WORKER

37b. If you are retired, what was your employment status? (Check one.)
   _____ SELF-EMPLOYED        _____ UNEMPLOYED
   _____ SALARIED             _____ HOURLY WAGE WORKER
38. How many persons live in your household, including yourself? (Fill in the blank.)

_____ PERSON(S)

39. With whom do you live? (Check all that apply.)

_____ SPOUSE   _____ LIVE ALONE

_____ OTHER, (please specify): _______________________

40. What is your race/ethnic background? (Check one.)

_____ AFRICAN AMERICAN

_____ HISPANIC

_____ CAUCASIAN

_____ OTHER, (please specify): _______________________

41. What is your total gross income (before taxes)? (Check one.)

ALL INFORMATION FROM THIS QUESTIONNAIRE WILL BE KEPT CONFIDENTIAL

_____ LESS THAN $9,999    _____ $10,000 - $19,999

_____ $20,000 - $29,999    _____ $30,000 - $39,999

_____ $40,000 - $49,999    _____ $50,000 - $59,999

42. Do you live at HOMESTEAD year round? (Check one.)

_____ NO     _____ YES

43. If no, and live out-of-state for a period of time, please indicate which state and for which months. (Fill in the blank.)

____________________ STATE   ______________________ MONTH(S)

44. Please feel free to share additional comments that influenced your HOMESTEAD living choice.

Thank you for completing this questionnaire!
Life consists not simply in what heredity and environment do to us but in what we make out of what they do to us.

- H. E. Fosdick

A compilation of results can be obtained by calling or writing:
Ohio State University Extension
Northeast District
1680 Madison Avenue
Wooster, OH 44691-4096
\*330/263-3831

Return to: Jill Eversole Nolan
Ohio State University Extension
Northeast District
1680 Madison Avenue
Wooster, OH 44691
APPENDIX H
Panel of Experts
PANEL OF EXPERTS

N. L. McCaslin, Ph.D.
Professor
Ohio State University
Department of Agricultural Education

Jo M. Jones, Ph.D.
Associate Professor
Associate Director
Ohio State University Extension

Joseph F. Donnermeyer, Ph.D.
Associate Professor
Ohio State University
Department of Agricultural Education

Nikki Conklin, Ph.D.
Associate Professor
Team Member, Staff Development
Ohio State University Extension

Annie Berry, Ph.D.
Senior Statistician
Ohio State University Extension

Marilyn Spiegel, Ph.D.
Associate Professor
Assistant Director and Associate Dean
Ohio State University Extension

Ruben Nieto, Ph.D.
Assistant Professor
Leader, Program Development & Evaluation
Ohio State University Extension

Barbara C. Ludwig, Ph.D.
Associate Professor
Northeast District Director
Ohio State University Extension

Terry W. McKinley
President
HOMESTEAD Housing Center
Inver Grove Heights, MN
To: Dr. McCaslin  
Dr. Donnermeyer  
Dr. Berry  
Dr. Nieto  
Dr. Jones  
Dr. Conklin  
Dr. Spiegel  
Dr. Ludwig

Attached is a questionnaire I am preparing to administer to a group of older adults who live at rural cooperative housing units in Minnesota and Iowa. I am measuring the satisfaction of older adults who have chosen this rural cooperative housing living option and the variables that influenced their move to this type of living. Minnesota and Iowa are the only states who currently have this option for rural older adults in rural communities.

Would you please review the questionnaire for validity and accuracy? I welcome any suggestions you can offer to improve the instrument. It will have a cover page and I have attempted to make it age-sensitive to the older adult population.

If possible, please return your comments and suggestions via FAX by September 27 at 330-263-3687.

Thank you. I greatly appreciate your expert review of this project!

Sincerely,

Jill Eversole Nolan  
District Specialist, Family Consumer Sciences
APPENDIX I
Human Subject Review
APPLICATION FOR EXEMPTION FROM HUMAN SUBJECTS INSTITUTIONAL REVIEW BOARD REVIEW

All research activities that will involve human beings as research subjects must be reviewed and approved by the appropriate human subjects Institutional Review Board, or receive exemption status, prior to implementation of the research.

Principal Investigator: Nolan Jill E.  
Academic Title: Assistant Professor  
Department: Aer Educ – Extension  
Campus Address: OARDC Admin Bldg, 180 Madison  
Wooster  

Co-Investigator(s):  

Protocol Title: FACTORS LINKED TO HOUSING OPTIONS FOR RURAL OLDER ADULTS

*THE ONLY INVOLVEMENT OF HUMAN SUBJECTS IN THE PROPOSED RESEARCH ACTIVITY WILL BE IN ONE OR MORE OF THE EXEMPTION CATEGORIES LISTED ON THE BACK OF THIS APPLICATION.

CATEGORY: (Check one or more)  

A. CSURA: Sponsor  
B. Other (Specify)  

Ohio State University Extension

Office Use: EXEMPTION STATUS:  

MAR 1 1997  

Date  

Chairperson

** Principal Investigator must submit a protocol to the appropriate Human Subjects IRB.

IMPORTANT NOTICE TO INVESTIGATORS: Exempting an activity from review DOES NOT absolve the investigators of the activity from ensuring that the welfare of human subjects in the activity is protected and that methods used, and information provided, to gain subject consent are appropriate to the activity.
APPENDIX J
Questionnaire Cover Letters
November 7, 1996

Dear HOMESTEAD Resident,

Traditional housing may no longer be addressing the quality-of-life and life satisfaction issues unique to our rural older adults. Rural towns cannot afford to lose their seniors to larger communities providing more attractive housing alternatives and services.

Rural communities must consider the life satisfaction issues that accompany housing options. A new concept to Ohio rural communities is the cooperative housing concept. On the enclosed questionnaire please share the issues that lead you to HOMESTEAD and degree of satisfaction you exhibit since you have become a homeowner at HOMESTEAD.

Jill Eversole Nolan, District Specialist, Family and Consumer Sciences, Ohio State University Extension is initiating a study to explore the quality-of-life and life satisfaction qualities of older adults who have chosen the cooperative housing concept. Ms. Nolan has my support in requesting your valuable input for this project.

Your contribution to this study is important. Your answers will help Ohio State University Extension determine the need for senior rural cooperative housing in Ohio. Please complete the enclosed questionnaire and return in the stamped, pre-addressed envelope by November 25. All information will be kept confidential. Each questionnaire is numbered to help us determine if we have heard from each person selected to be a part of the study.

Please accept the enclosed holiday greeting card as a token of our appreciation for allowing us 15 minutes of your time. We hope you will use it to send a warm holiday wish.

Sincerely,

Keith L. Smith, Director
Ohio State University Extension

The Ohio State University, The United States Department of Agriculture, and County Commissioners Cooperating
December 1, 1996

Dear HOMESTEAD Resident,

May I be one of the first to wish you good health and much happiness in 1997!

The holiday season is such a busy time, and I realize that the HOMESTEAD survey sent to you earlier in November may have caught you at a busy time. Before your days get any busier with the approaching holiday, please pour yourself a cup of hot brewed tea (on me!), relax in your favorite chair and complete the enclosed survey.

Rural communities must consider the life satisfaction issues that accompany housing costs. A new concept to Ohio rural communities is the cooperative housing concept. On the enclosed questionnaire please share the issues that lead you to HOMESTEAD and degree of satisfaction you exhibit since you have become a home owner at HOMESTEAD.

Your contribution to this study is important. Your answers will help Ohio State University Extension determine the need for senior rural cooperative housing in Ohio. Please complete the enclosed questionnaire and return it in the stamped, pre-addressed envelope by December 18. All information will be kept confidential. Each questionnaire is numbered to help us determine if we have heard from each person selected to be a part of the study.

Again, thank you for allowing me 15 minutes of your time and a very Merry Christmas!

Sincerely,

[Signature]

Jill Eversole Nolan
District Specialist,
Family and Consumer Sciences

Ohio State University Extension
Northeast District Office
1680 Madison Avenue
Administration Building, OARDC
Wooster, OH 44691-0696
Phone 330-263-3831
330-263-3831
Fax 330-263-3867

The Ohio State University, The United States Department of Agriculture, and County Commissioners Cooperating

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January 10, 1997

Dear HOMESTEAD Resident,

The holidays are busy times and I realize that the HOMESTEAD housing questionnaire sent to you in December may have been untimely. I am hoping now that your days are more relaxed, you will find a few minutes to complete the enclosed questionnaire.

I have been thrilled with the overwhelming return response from residents at HOMESTEADS in Minnesota and Iowa. However, your valuable input is needed to add to the results of this study. I am hoping to use these findings to support and encourage cooperative housing in Ohio. If you are unable to respond for some reason... or if you would prefer me to call you to record your reactions to the questions, please return and indicate so. I am happy to accommodate you. You will find a stamped pre-addressed envelop to return your form by January 31.

Again, thank you for allowing me 10 minutes of your time. May 1997 bring you good health and much happiness!

Sincerely,

Jill Eversole Nolan
District Specialist,
Family and Consumer Sciences
LIST OF REFERENCES


Bourdeau, G. (1976). Awareness an need for co-operative housing at The Ohio State University.


Nolan, J., & Nolan, M. (1996). *Ohio’s rural elderly’s perceptions of rural cooperative housing*. Unpublished manuscript. The Ohio State University, Columbus, OH.


